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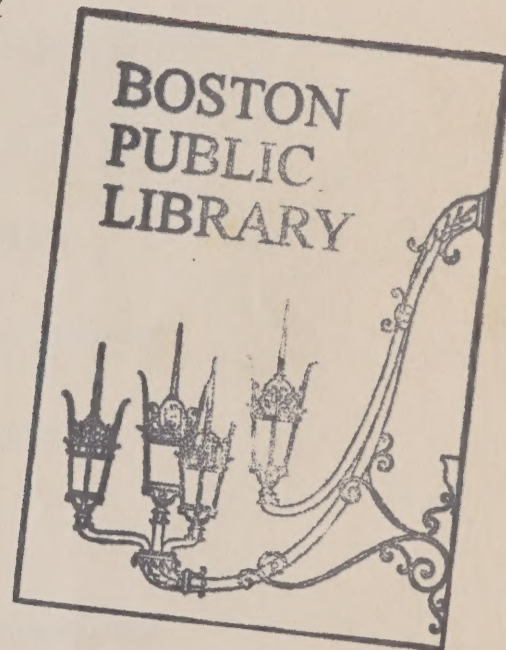
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THREE-DECKER HOUSING IN THE CITY OF
BOSTON: A RECONNAISSANCE

BOSTON REDEVELOPMENT AUTHORITY
and
BOSTON URBAN OBSERVATORY

June, 1974



The research and studies forming the basis for this report were conducted pursuant to a contract between the Department of Housing and Urban Development and the National League of Cities. The substance of such research is dedicated to the public. The author and publisher are solely responsible for the accuracy of statements or interpretations contained herein.

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ACKNOWLEDGEMENTS

This preliminary report presents the results of the reconnaissance phase of "The Triple-Decker Study", a joint undertaking of the Boston Urban Observatory (BUO) and the Boston Redevelopment Authority (BRA).

Principal investigator for this initial effort was Anne Aylward. Conceptualization of the study was based upon inputs from Anne Aylward, Dr. Rolf Goetze, Director of Housing Revitalization of the BRA and Dr. Kent Colton, Director of Housing Program Development of the BRA and Assistant Professor, M.I.T. Department of Urban Studies and Planning. Joseph Slavet, Director of the BUO, Louise Elving of the BUO staff, and Francine Price of the BRA staff assisted with both the research and editing.

The final analytical phase of The Triple-Decker Study is underway. Five neighborhoods where triple-deckers dominate the housing stock are being examined. The neighborhoods include those with both appreciating and declining housing markets, areas going through racial change, and areas which are both predominantly white and predominantly black. For each target area, the study has four major analytical components: 1) census data and mortgage-sales records; 2) physical surveys; 3) interviews with triple-

decker tenants and owners, both resident-owners and absentee-owners; and 4) interviews with other participants in the housing process including bankers, realtors, and housing rehabilitation specialists.

Analysis of this information, it is hoped, will bring findings of whether triple-deckers are becoming obsolete physically, socially and/or economically; and if so, where and why. It is already apparent from the reconnaissance that the values and conditions of triple-deckers vary widely in different markets. We shall try to explain why that is so. We shall also indicate who now owns triple-deckers, the motivation for such ownership, and the principal market and non-market factors which influence their behavior. Variations in owners' operating costs will be documented and explanations for the differences will be analyzed.

From the foregoing analysis will come recommendations for municipal policies and/or programs designed to encourage maintenance and demand for triple-decker housing so it remains a viable segment of Boston's housing stock.

The final report of "Thre Triple-Decker Study" will be completed in September, 1974.

Financial support for this study came from the U. S. Department of Housing Urban Development, through the Urban Observatory Program of the National League of Cities and from the Permanent Charity Fund, Inc. of Boston, which is gratefully acknowledged.

I. INTRODUCTION

The triple decker is a three unit frame building found commonly in Boston. There are approximately 16,000 triple decker structures in Boston, built primarily between 1885 and 1915. The units in these buildings represent about 21% of all housing units in the city. In some neighborhoods the incidence is as high as 80% of all units. The triple decker has frequently been cited as a cause of neighborhood deterioration. It is true that several of Boston's most deteriorated neighborhoods have high concentrations of triple deckers. However, the triple decker is also found in neighborhoods which are well maintained and appear to be part of strong housing markets.

The predominance of the triple decker in many of Boston's neighborhoods makes understanding the strengths and weaknesses of this housing type a critical factor in planning for the future of these neighborhoods and the city. In light of this, the Boston Urban Observatory and the Boston Redevelopment Authority have jointly undertaken this "Triple Decker Study," with funding from the U. S. Department of Housing and Urban Development through the National League of Cities and U. S. Conference of Mayors and from The Committee of Permanent Charities Fund, Inc. of Boston. This study has two phases, a reconnaissance effort carried out during January, 1974, and a major analysis, begun in February, 1974, which will be completed in September, 1974.

This report summarizes the reconnaissance effort identifying different types of Boston neighborhoods which contain significant concentrations of triple deckers and delineating the issues raised by the triple decker housing type. These issues will be investigated more thoroughly during the major phase of the study. While the reconnaissance included a survey of triple deckers everywhere in Boston, the investigatory study will examine triple deckers in a sample of the various neighborhoods where they are the dominant housing type. By looking at triple deckers in diverse market and neighborhood settings, we will analyze the problems and potentials of this housing type in relation to the problems and potentials of the neighborhoods, in order to suggest what public policies and programs can help triple deckers survive as an important housing resource in Boston. The investigatory study will focus particularly on some of the possible causes (and non-causes) of decline in the triple decker housing stock which this reconnaissance phase has revealed.

The triple decker stock type or its quality of original construction do not appear in themselves to cause neighborhood decline. There are enough strongly rising triple-decker neighborhoods to refute such a simple hypothesis. On the other hand the triple decker is particularly vulnerable to becoming absentee-owned in declining neighborhoods, to be undermaintained or even abandoned, thus warranting special study. This first study phase begins with a survey of the physical parameters --

age, location, density, variations, and condition -- and only briefly touches on socio-economic aspects.

This reconnaissance report focusses on the physical aspects of the triple decker. The next section describes the historical development of the building type. The third section provides detailed physical descriptions, while the fourth section describes areas of the city in which triple deckers are located. The preliminary findings and conclusions are stated in section five, beginning on page 76. Issues which go beyond the scope of this phase of the overall study are presented as hypotheses which guide the research in the investigatory phase.

II. HISTORICAL DEVELOPMENT

The triple decker is a housing type which emerged in the late nineteenth century in response to two quite separate developments: (1.) reform legislation restricting the construction and increasing the production costs of slum tenements, and thereby encouraging builders to construct other types of inexpensive housing; (2.) extension of streetcar lines, allowing families of lower middle income to live outside the central city.

A wave of anti-tenement campaigns resulted in Massachusetts legislation in 1874 establishing height limits, lot coverage controls and fire and sanitary requirements. This legislation applied to all buildings occupied by more than three families living independently or by more than two families living above the first floor. The new requirements increased building costs

by 12% or more.¹ Rather than risk overpricing the market by erecting the costly tenements required by the new law, builders turned to construction of buildings not covered by legislation -- the three family house became an inexpensive and legal alternative.

During the same period, Boston's upper middle income families were increasingly taking advantage of the expansion of streetcar lines and railroads to move into Dorchester and other "inner suburbs", causing widespread construction of one and two family houses. When crosstown service was extended into the northern part of Dorchester during the late 19th century, lower middle income families also began to move into this area. Samuel B. Warner states that because employment opportunities for these households were scattered around Boston, they needed access to many different parts of the city, whereas the higher income earners were largely employed in the central business district. The lower middle income workers also changed job location more frequently than the higher income workers and thus could not isolate themselves by residing on a linear transportation route. Thus the extension of crosstown streetcar lines was followed by an exodus of lower middle income families to what was, at that time, considered the suburbs, now northern Dorchester and other areas of a similar distance from downtown.

This group of residents required a less expensive dwelling than the one and two family houses which had been built earlier, rendering the triple decker extraordinarily popular. As Marion Booth and Ordway Tead observed in 1914:

The growth and success of this type of house throughout Dorchester and elsewhere is important to understand. The actual cost of construction becomes the first consideration. It is easy to see that by eliminating the expensive pitched roof of the two family house, and substituting a flat tar and gravel roof the first substantial reduction is made. One cellar, one water and gas main, one plumbing shaft for three families, divide the cost of these by three for each family. The number of tenants that can be accommodated is of course multiplied by three and this is what has made possible such a large outpouring from the city proper.

At first, as has been said, the three deckers were packed together and run up to the street in a manner and with a speed calculated to ruin all property values and as a matter of fact values do fall upon this advent... But experience has shown that tenants insist upon privacy from their next door neighbor and upon adequate yard areas front and back. Hence the new three decker is a more rational structure although it will never be able to boast of either beauty or variety. The values which the tenant receives in this modern flat are so little short of luxurious that it is no wonder that they are in demand. A flat which rents for from \$20 to \$25 a month includes a parlor, dining room, kitchen with settubs, cook stove with water heater attached, two bedrooms, front and back piazza, hot air furnace, electricty and hard wood floors.

To be sure not all triple deckers are thus equipped and less up to date ones rent from \$16 to \$20 monthly. Admittedly the houses are cheaply constructed of medium grade material with hurried workmanship. But they do offer and establish a standard of living which is well above what most of their occupants were accustomed to in the more crowded parts of the city.²

The term "triple decker" encompasses buildings constructed under a wide range of conditions: from high quality to low quality construction, by professional builders and individual homeowners, as single buildings or part of large developments. Buildings in each category were built throughout the entire

triple decker period, from 1870 to 1920. The quality of construction was chiefly influenced by the financial status of the original owner. Although the better constructed triple deckers designed for owner occupancy were built before 1890 while cheaply constructed triple deckers designed for speculative purposes were built after 1900, there are so many exceptions to this generalization as to render it almost inoperative.

Photograph 11 is an example of higher quality triple deckers located around Ronan Park. Photograph 12 illustrates "lower quality" buildings in East Boston which are themselves an exception to the above rule, having been constructed in the 1880's. Our observations lead us to suggest that although the initial quality and period of construction is related to the present condition of buildings, the level of maintainance which buildings have received over the years is much more important.

Triple deckers were built primarily under four sets of circumstances. The areas which were developed during each category of construction are indicated on Map 6. First, between 1880 and 1900 triple deckers were built in the "inner suburbs" of Boston, areas located just outside the center city and served by crosstown streetcar lines, such as Roxbury and the northern parts of Dorchester. Because this

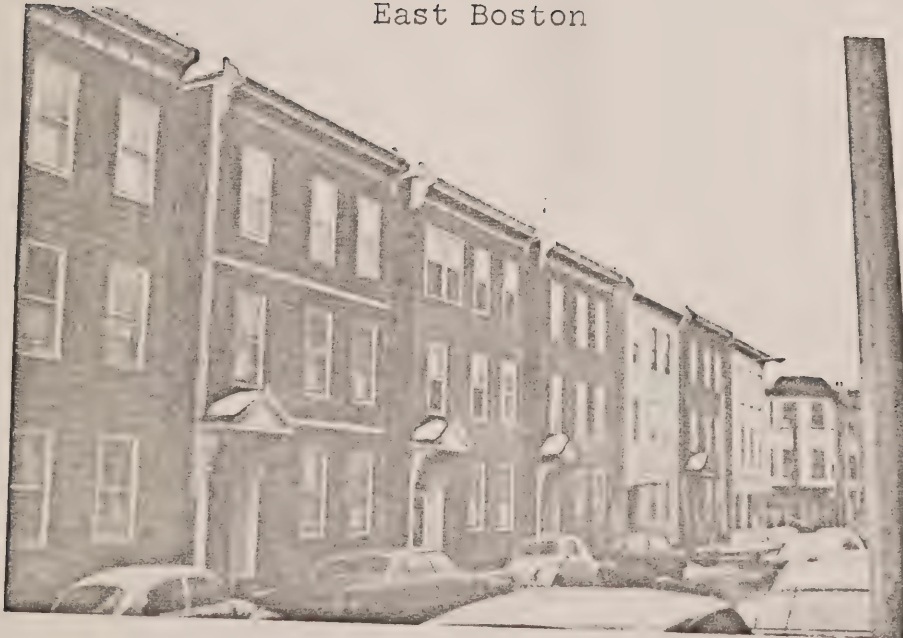
11
A

144 Tds Road, Benson Park



12
A

East Boston



land was also in demand for industrial expansion and had already been considerably developed, it was relatively expensive. Consequently, triple decker construction during this period was very dense. Triple deckers were put up between older buildings, the original "infill" concept. Such triple deckers are scattered throughout South Boston, East Boston, Roxbury and northern Dorchester. They were primarily built as rental housing for lower middle income families by builders who earlier had provided the same market with tenements. Like the older tenements, these triple deckers were often poorly constructed of low quality materials, and many have since been abandoned and demolished, leaving scattered vacant sites in these areas, as shown in Photograph 13. Photograph 14 and Princeton Street in Map 4 both illustrate this construction pattern.

Harold St, Washington Park



13



14



E. Boston



Second, during this same period, more substantial triple deckers were built farther out in the "suburbs", particularly in southern Dorchester and Jamaica Plain, where one and two family houses predominated. These triple deckers were usually built for one of three situations: (1) along main thoroughfares which were considered less desirable locations for one and two family houses (see Photograph 15); (2) in pockets among



one and two family developments, usually constructed by local residents as income producing properties; or (3) on fragments of large development parcels which the developer had been unable to sell for the construction of one and two family houses.³ Photograph 16 illustrates a street which might have been developed under either situation 2 or 3. (This street is also included in Map 1.)

16

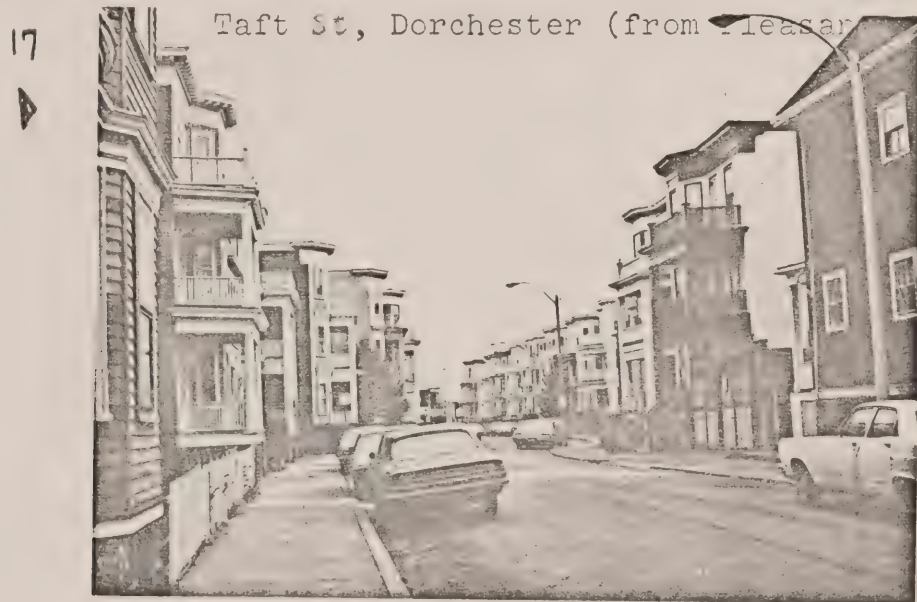
Peter Parley St, JP



These triple deckers were particularly desirable because the surrounding areas were often not entirely built up. The nearby farms and undeveloped land obscured future urbanization and encouraged the perceptions of homeowners, that their houses were in the country.⁴ Many of these triple deckers, such as those in photograph 16, are still extremely attractive, partly because of the relatively low density of the areas where they are located.

Third, during the period 1895 to 1905, as the streetcar lines continued their expansion, lower middle income families were able to move further south into areas which had previously been the preserve of high income families living in one and two family houses. The infill concept of earlier development was repeated. Triple deckers were constructed on remaining pockets of vacant land, individually or on a small scale. Examples of this period of development are the streets between Pleasant

Street and Dorchester Avenue (see Photograph 17), for example, Taft Street on Map 2. The quality of material and level of



workmanship were high, equal to those of the surrounding structures, but even at the time, triple deckers were viewed as a blighting influence. Marion Booth and Ordway Tead in 1914 described the contemporary view:

In the streets near Edward Everett Square the development was largely in one and two family houses of a modest suburban type with front lawns, yards with a small garden and fruit trees. Through Howell, Washburn, and Rawson Streets and along Boston Street, however, the buildings have been erected more recently and are of the three family type. Some of the families that settled here have by this time moved farther out, but most of them remain and constitute a fairly successful class whose children can start life on a normal hopeful basis.

The houses here are largely separate wooden buildings with some inlet for light and air on all four sides. At their worst they have been built closely together with a minimum of yard space at the rear, but at their best they are set back 15 and 18 feet from the street

and are fifteen feet apart and have decent yards. Probably the majority of triple deckers, especially those built several years ago come somewhere between these two limits.⁵

Fourth, from 1905 to 1971, much more housing was built outside the central city for lower middle income families as commuter lines were extended yet further. In general, much of this construction was larger in scale, lower in quality and more speculative than during previous periods. It was increasingly designed for the rental market, rather than for sale to individual owners. Most double triple deckers were put up during this period, as were the large tracts of triple deckers along Blue Hill Avenue, south of Franklin Field, for example, Hosmer Street in Photograph 18 and Map 5.

Hosmer Street

18



The basic uniformity of the triple decker design throughout all these periods despite wide variations in construction quality is largely the result of the development process of the late nineteenth and early twentieth centuries. The construction industry and mortgage market were, by modern standards, extremely fragmented. The concentration of capital in the rapidly growing industrial sector and railroads made it difficult to accumulate large amounts of capital in the residential building sector. Nor were the elaborate housing finance systems of today in existence. Housing development was carried out by a large number of small entrepreneurs, most with little professional training and no architectural background. Because the residential builder was an amateur, he was a willing follower of popular housing styles; he sought safety in the familiar and tested. Recently constructed houses were the most instructive and influential models - they represented what the consumer was willing to buy. While most residential builders displayed some individuality in choice of ornament and detail, their work was extremely repetitive in its basic design. (See, for example, Photographs 19 and 20.)

Sudan St, off Dorchester Ave



19

Bellflower St, Dor

20



The process by which triple deckers were constructed and marketed is described in detail by Samuel B. Warner in Streetcar Suburbs. It differs substantially from the vertical integration, from land acquisition to final sale, with which we are familiar today.

The ordinary course of building proceeded by two major steps: first, the subdivision and preliminary land development, second, the purchase of lots and construction of houses. At the outset a speculator purchased a large vacant plot. Such a parcel might vary from eight to forty acres, that is, from one to six blocks in size, depending upon previous street layouts and subdivisions. The speculator paid for this land either entirely with cash, or partly with cash and partly with a mortgage. The advantage of full cash payment lay in subsequent opportunity for the speculator to limit his liability by the use of a legal fiction. Often, immediately after purchase, the speculator sold his land to a straw. By this procedure, he would be protected against personal liability.

Whether or not the device of the straw was used, the main task of the speculator was to cut up the land into house lots, begin construction of streets and find purchasers for the land. Only rarely did the speculators of this era follow the modern practice of purchasing land, setting out streets and building houses in order to sell a finished land-house unit to the ultimate customer. Such a process required the tying up of more capital than most could command. The speculator usually mortgaged his land in order to finance the construction of streets. The City of Boston required a rough graded street before it would undertake to supply its water and sewer services, set curbs, and formally accept the street for permanent municipal maintenance.

After beginning street construction the speculator sought three kinds of customers: builders who would purchase a few lots and put up houses on their own account, real estate dealers who would take several lots and would find builders and family purchasers for them, and individuals who wanted to speculate or purchase a suburban lot for their own home.⁶

This pattern was changing by the early twentieth century. The ultimate purchaser of the triple decker was less likely to be an individual owner occupant. As Booth and Tead describe in Zone of Emergence, by 1914 the triple decker was regarded as a business investment, even though some lower income families still found it their only means to homeownership:

The three decker has of course attracted both the builder and the small investor as a money making proposition. For the builder the advantages are in the large scale production inasmuch as the profit on a single house is small, but if a man builds thirty triple deckers a year and gets only \$300 out of each, he has no need to complain of business. About half of these houses the builders unload as soon as possible onto families who live in one apartment and rent the other two. If the house is kept full all the time and the owner does not expect to live on his rentals the investment is a reasonably good one. But that the houses are expensive for the average man without capital to try to pay off the mortgages on is undeniable.

Yet be that as it may, the number of bona fide foreclosures on three deckers is no more in proportion to their numbers than in other types of buildings - in fact, it is actually less.⁷

The production of triple deckers dropped substantially after 1915, and by 1918 almost none were being built. This may have been the result of market saturation or increased costs; a triple decker which sold for about \$6,400 in 1908, sold for \$11,000 in 1918 and now sells for about \$22,000, although this varies substantially depending on the market. Most likely the decrease in production was a result of both factors: the remaining demand for triple deckers came from

lower middle income families who could not afford the increased costs. Households which could afford triple deckers were more interested in one and two family houses, and these dominated new construction in the 1920's and thereafter. A Boston zoning ordinance passed in 1924 effectively prevented further construction of triple deckers.⁸ This ordinance was in part the result of decades of strong pressure from the upper and middle income owners of one and two family houses who viewed the triple decker as a physically and socially blighting influence.

It is interesting to note that some of the observations made today about triple decker neighborhoods in Dorchester were also made by Booth and Tead in 1914. The following comments provide a flavor of the contemporary concern for neighborhood stability:

It is significant to note that over 500 souls have moved from the Parish (St. Paul) in the past year or two on account of the incoming of the Jews. The streets immediately about the church will no doubt be held for many years by faithful families, but large numbers will inevitably move on in the next few years.⁹

These gains in the character and quality of life must now be held fast. For example, the dwelling erected on the 20% of still vacant land must be of sufficiently desirable type to assure tenants of a worthy grade. The houses, many of them already in their second and third decade, must be kept in repair; for the three decker is notoriously short-lived if no outlay is ever made for upkeep. Property owners and tenants should see that it is a matter of self protection to have houses well painted, yards and lawns green, and clean streets.¹⁰

Over the years the triple decker has been attacked by many people as a blighting influence. There has been a strong

social bias in much of this criticism. Lloyd Rodwin summarizes these criticisms in Housing and Economic Progress:

Three deckers were also costly to the individual and society. As a long-run investment they presumably were more expensive to the owners, if not the builder. Higher insurance, maintenance and especially depreciation charges were supposed to wipe out any apparent advantages from lower initial costs or tax payments. Their impact on surrounding property values was notorious and aroused the most fervid emotions of property owners and their organizations. Dorchester and Roxbury in particular have been cited as examples of the great fall in values associated with these flimsy wooden tenements. Moreover, few slum types, including even the cheaper varieties, flaunted their sheer ugliness more brazenly - if not initially - with the first signs of untidiness or neglect.

All sorts of objections have been lodged, including complaints about deceptive salesmanship, undue emphasis on the glory of being a homeowner, the lack of detail about subsequent costs and charges, the absence of a real back yard, etc.¹¹

One complaint frequently levelled against the triple decker today is its inflexibility. The argument is that while the building may have admirably served its purpose in the late nineteenth and early twentieth centuries as an avenue of upward mobility for immigrants on their way to more distant suburbs, its designers never took account of the needs of future users. Although this is probably a fair evaluation of the planning process for overall land use and public facilities in areas of dense triple deckers, it is an unjustified criticism of the building itself, which can and has been creatively redesigned for modern use. Examples of redesigned triple deckers can be found occasionally in Dorchester and Jamaica Plain and in the strong Cambridge housing market.

In light of the above criticism, it seems useful to point out how well the triple decker did serve the needs of the period for which it was built. This is well summarized by observers in 1914 and 1960:

These neighborhoods impress one familiar with the downtown tenement communities as distinctly more habitable. The air is brighter, cleaner and more vibrant; sunshine falls in floods rather than in narrow shafts; there is not as much dust and smoke; streets are quieter; there is less congestion and more evident freedom of movement ... On the whole, the housing is very much better than that of the inner city. While there is a definite proportion of large tenements and poorly built houses, the majority of dwellings are three family tenements or cottages and practically all are detached with openings to the air in each room.¹²

Aside from fire hazard and ugliness (which was true of practically all building of that period) the free standing triple decker was probably the most economical building form ever devised which provided some light and air on four sides for each family, a large private balcony, and private access to the ground, not to mention the opportunity for small ownership and investment and the economy of owner maintenance. I'd a lot rather live in one, if properly maintained, than a new tenement in New York, or even a New York Housing Authority Project.¹³

While it does not compare with a \$60,000 house on a one acre lot in a suburb, the triple decker today still gives the low income homeowner a chance to control his own living environment. The rental income from the two additional units makes homeownership possible for many who could otherwise not afford to own a home. However, triple deckers are now between

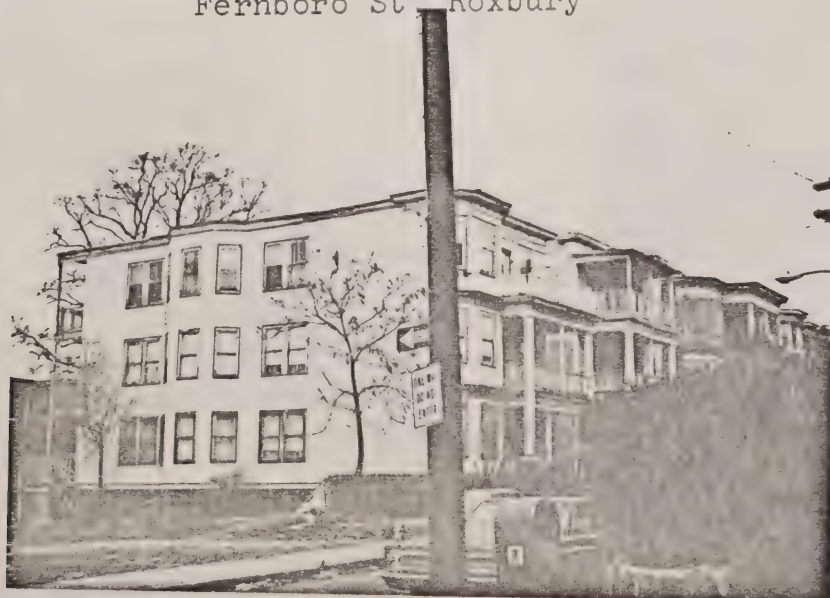
55 and 85 years old and bear the liabilities as well as the benefits of ownership, particularly the hazards of high maintenance costs. The issue of maintenance costs in triple deckers compared to those in other residential buildings should be carefully studied before embarking on any program to encourage greater low income ownership of these buildings.

III. DETAILED DESCRIPTION OF TRIPLE DECKERS

The standard triple decker is a narrow, detached, frame building set with its short side to the street. The entrance is usually on one side of the street facade, balanced by a bay window the height of the building. The entrance to the building is four or five steps up from the street, consisting of either one door leading to an interior entrance hall or two doors, one leading to the first floor unit and one to the stairs to the second and third floors. Other characteristic features of the triple decker are nearly identical floor plans of the three units, flat roofs (see Photograph 21 below) and open rear

Fernboro St. Roxbury

21



22

service porches (see photograph 22)



The front bow or bay is commonly balanced by a tier of columned porches rising two or three floors above the entrance (see Photographs 23 and 24). It has been suggested that the Columbia Road at Quincy Boston St, at Bellflower



name triple decker is a reference to the vertical arrangement of the porches which resembled to some the decks of a sailing ship.

The typical triple decker is three to four rooms deep and two rooms wide, organized along a central hall. Smaller buildings have a side hall and are only one room wide. Figures 1 and 2 illustrate two typical triple decker floor plans. Most triple deckers were originally constructed with a furnace for each unit and individual bathroom facilities. Today many of the original plumbing, heating and electrical systems need replacement, representing a substantial investment for potential triple decker owners.

The several common variations in form and myriad of stylistic details characteristic of triple deckers are described on the following pages. It does not seem possible to generalize about a triple decker's present condition and value simply from these variations of form and style. The variations appear to occur in all possible combinations and in a variety of current market conditions. Nonetheless, they represent one set of factors necessary for understanding the dynamics of triple deckers and, as such, justify the following description.

Three variations of the standard triple decker form are common. The double triple decker (6 units) is most often located on main arteries such as Columbia Road in Dorchester (see Photograph 25) or Farragut Road in South Boston (see Photograph 26).

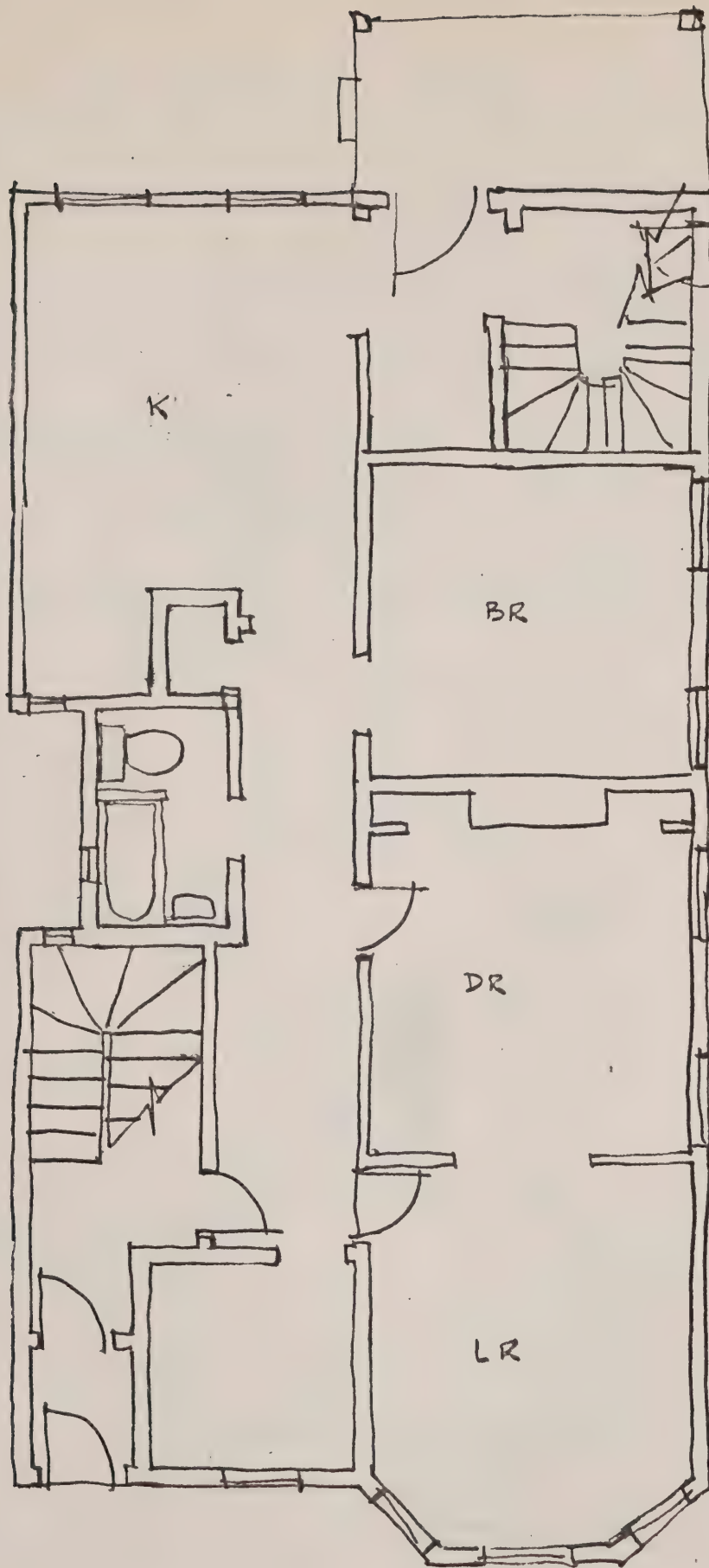


Figure 1:

Floor plan of a typical
Triple Decker

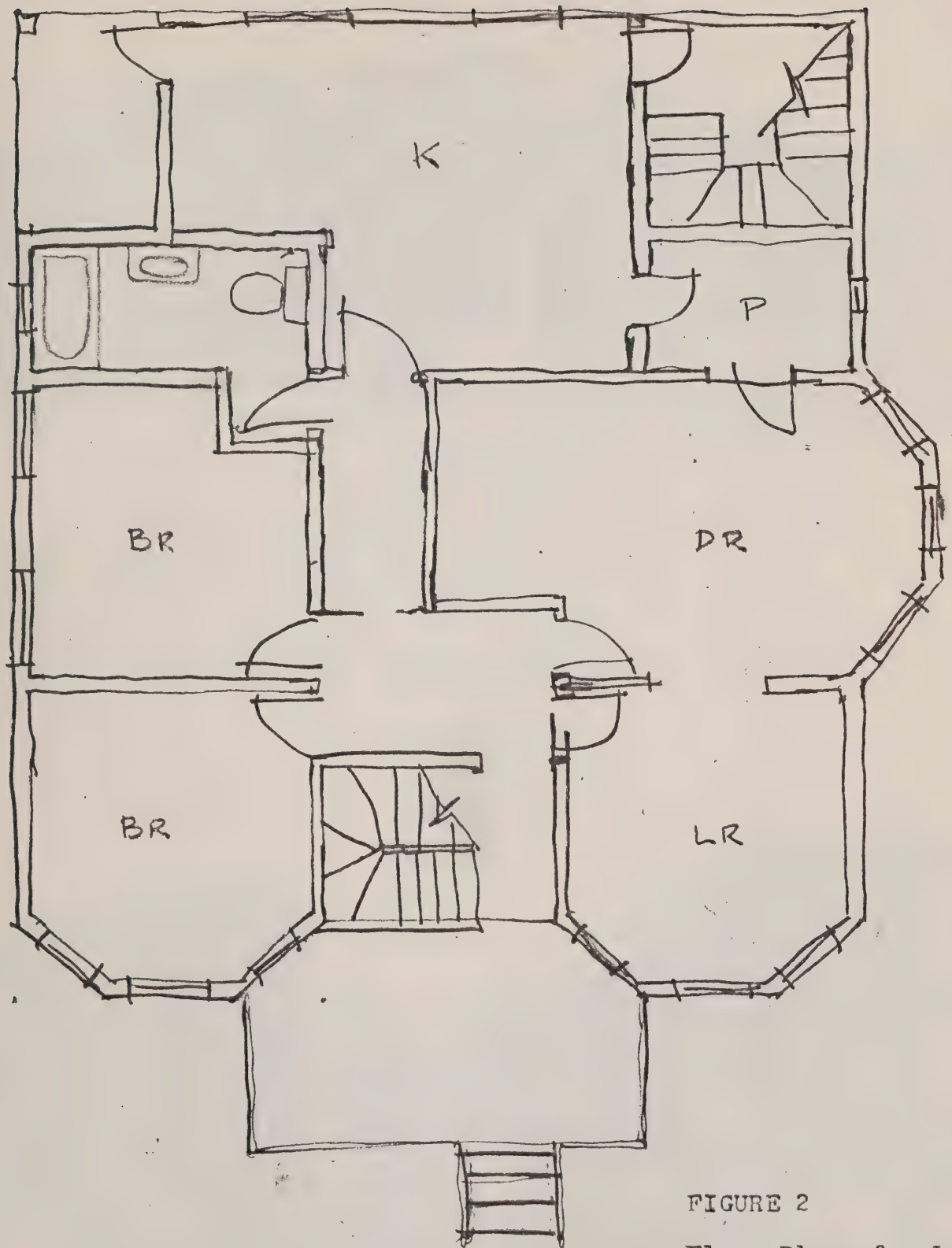



FIGURE 2

Floor Plan of a Large
Triple Decker

Farragut Road, S. Boston

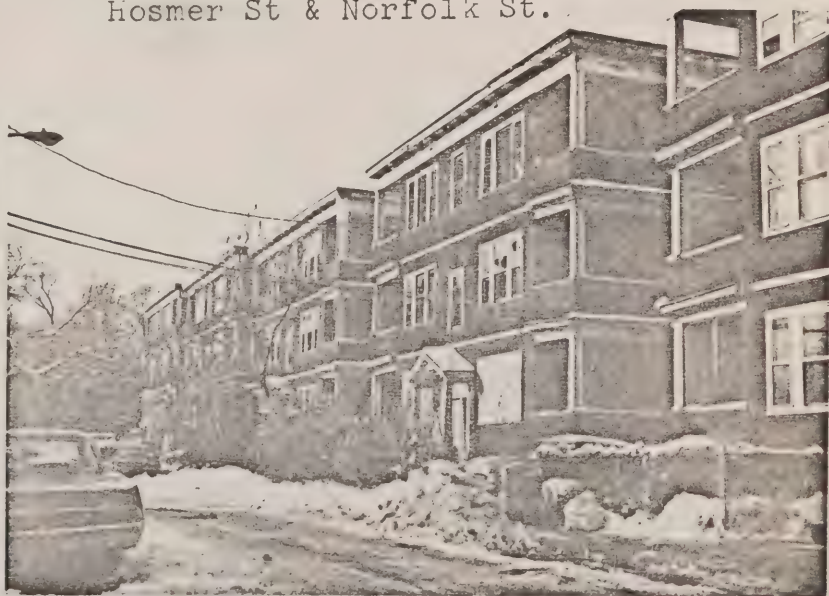

la Road (at Dorchester Ave)

25 26 

The area to the east of Blue Hill Avenue in Mattapan is an exception, containing a high percentage of double triples on residential side streets. These buildings were constructed as rental housing about 1920 (see Photographs 27 and 28).

Arbutus St, Mattap

Hosmer St & Norfolk St.

27 28 

The row triple decker is rarely seen outside the more dense areas of South and East Boston (see Photograph 29), except along commercial streets such as Dorchester Avenue, Washington Street, Centre Street and Columbia Road (see Photograph 30).

E. Boston

29



Washington St, Dor. (nr Codman Sq)

30



It has been suggested that these buildings were originally inexpensive imitations of the brick row houses in Back Bay and in the South End. The row structure obviously eliminates the side windows and the concept of a separate building which were so important to the popularity of the triple decker during the nineteenth century. Their high density and proximity to commercial arteries may explain the relatively poor condition of this type of triple decker.

The mixed use triple decker is found in two forms. The first was initially designed for mixed use, with a store on the ground floor and two residential units above (see Photograph 31).

31

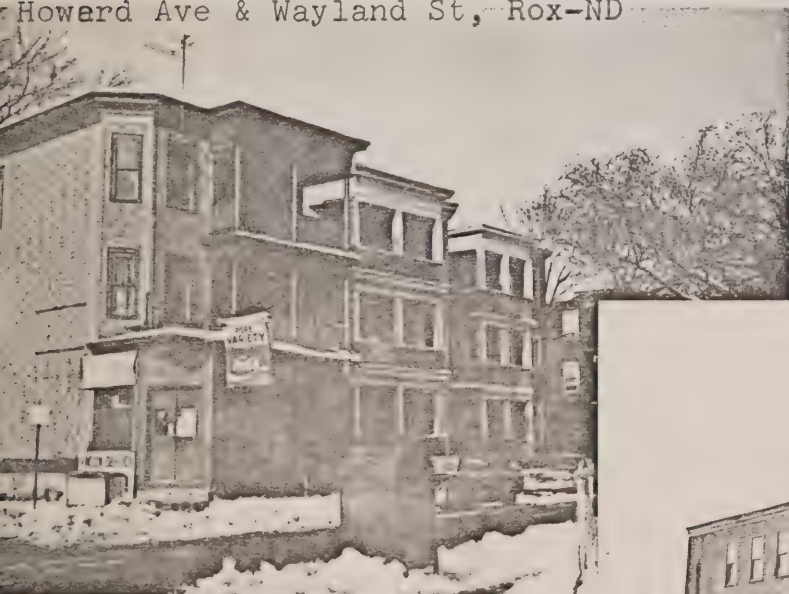
Dorchester Ave at Columbia Road



These are frequently found along commercial streets and are constructed very densely, often in rows. In many cases, the ground floor store has been abandoned, resulting in deterioration of the apartments on the second and third floors. Although the condition of these buildings varies from one area to another, it appears that within each area, mixed use triple deckers have been less well maintained than residential triple deckers.

The second form of the mixed use triple decker is a residential building which has been converted to commercial use by the addition of a store at the front of the ground floor unit. This addition is usually architecturally incongruous (see Photographs 32 and 33). Such buildings are found on

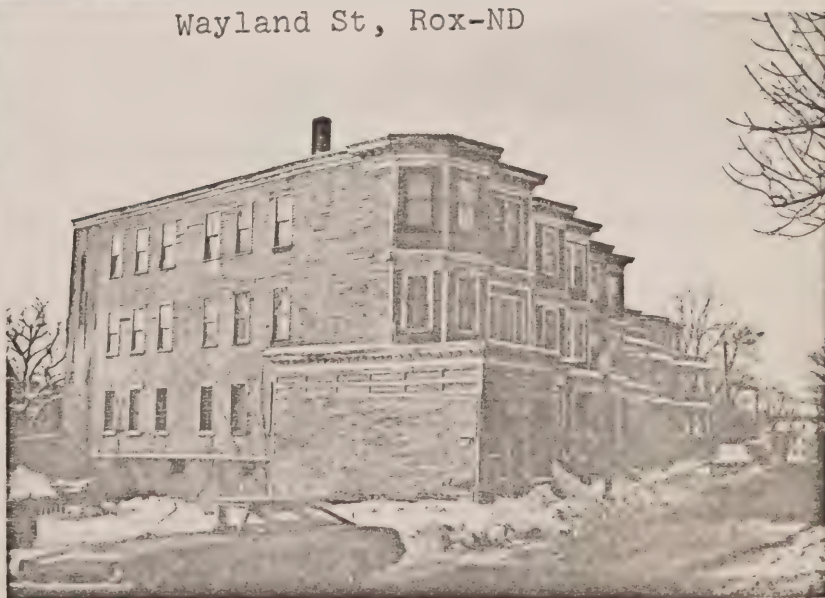
Howard Ave & Wayland St, Rox-ND



32



Wayland St, Rox-ND



33



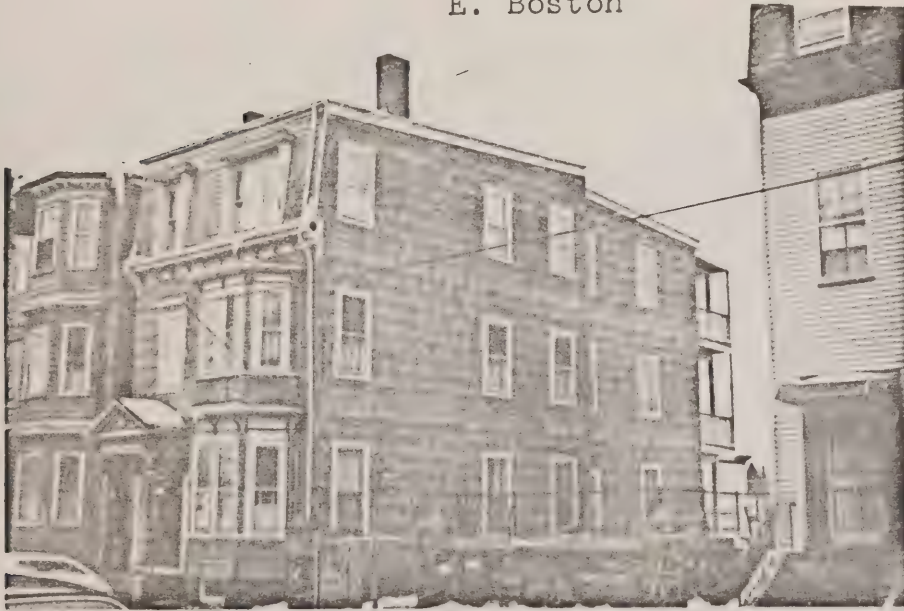
commercial arteries and in residential areas, often providing space for neighborhood variety and corner stores.

Stylistic variations in the triple deckers consist primarily of the following four features: the roof, front porch, rear porch, and front bay or bow. Each of these is discussed and illustrated below.

There are two important variations to the standard flat roof. The first, the mansard variation (see Photograph 34), is

34

E. Boston



observed in significant numbers only in East Boston. These structures, when observed from the side or back, are identical to the standard triple decker. However, from the front, the third floor resembles a mansard roof.

The second variation, the pitched roof triple decker (see Photograph 35), is found most frequently in Jamaica Plain and on Mission Hill, although it is also scattered through Roxbury and the northern part of Dorchester. The angle of the roof pitch varies from providing only air space and insulation above the third floor to providing sufficient space for rooms on a fourth floor.

35



Other roof variations are purely decorative, including false facades on the street side of the roof and decorative moldings around the cornice (see Photograph 36). These decorations have frequently been removed in recent years to ease maintenance and painting.

Holworthy area, Washington Pk



36 ▲

The rear service porch is characteristic of the triple decker. Its size and placement vary depending on a building's design and the size of its lot. Three basic variations can be seen at 30 Howell Street (building A1 on Map 3), 32 Howell Street (A2 on Map 3), and 22 Pleasant Street (A3 on Map 2). Photographs 36, 37, and 38 also illustrate several variations. The maintenance level of the rear service porches can make a substantial difference in the overall appearance of a building. Poorly maintained porches quickly deteriorate and become structurally hazardous. Major costs are involved in either their rehabilitation or demolition. (Demolition is often possible because the

rear stairs of triple deckers are usually contained within buildings, separate from the rear porches).

37

Bellflower St Area Dorchester



38

Bancroft St, Ronan park



The front bay is another important feature of triple deckers which has varied according to the taste and cost limits of their builders. The bay may be round (see photograph 39 and 22 Pleasant Street, building B1 on Map 2), hexagonal (see Photograph 40 and 24 Pleasant Street, B2 on Map 2), or square (see 41 Hosmer Street, B3 on Map 5). A second bay is sometimes found on the side of the building (see Photograph 39).

Pleasant Street, Dorchester

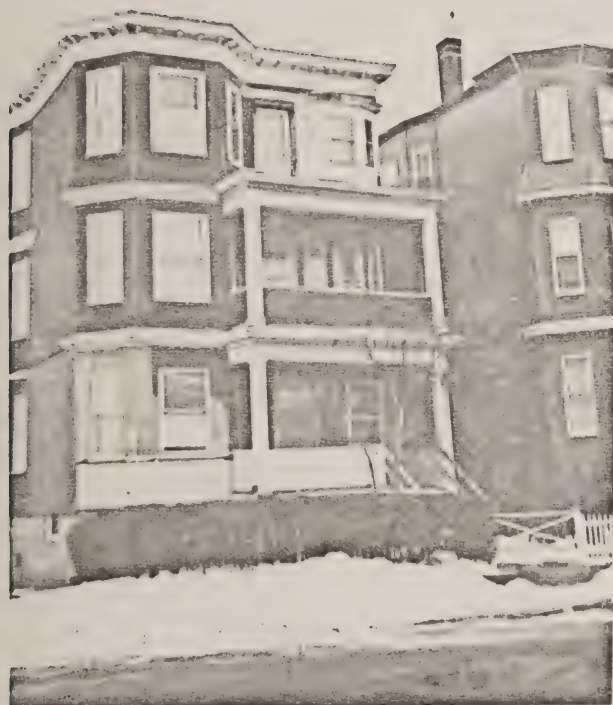
39



In the standard triple decker, the bay is found on one side of the building's facade and is balanced by the entrance and front porches. However, wider buildings and double triples often have two bays flanking a central entrance, as illustrated in Photograph 41 and 41 Mayfield Street, building C1 on Map 2.

Orient Heights, E. Boston

Hubbardston St., Savin Hill



41

The bay window allows additional light into the front room which, because of the linear arrangement of rooms, can then flow through the apartment. The characteristic density of the buildings, limiting light from the side windows, makes this source of light important.

The front porch of the triple decker may vary from an entrance step to three tiers of enclosed porches. Photographs 42 and 43 illustrate two variations. The different types depended largely on cost limitations and the density of construction. (28 Howell Street, building D1 on Map 3; 22 Taft Street, D2 on Map 2; 20 Taft Street, D3 on Map 2; 41 Mayfield Street, D4 on Map 2; and 37 Hosmer Street, D5 on Map 5, illustrate different porch styles.) In areas where the density is relatively low and buildings are set back some distance from the street, as in Map 2, many of the buildings have spacious front porches. In areas of higher density, most buildings extend to the sidewalk, leaving no room for a porch; in such cases entrance fronts directly on the street, as in Map 3. These porches have sometimes been enclosed to provide additional living space as in Photograph 42.

Wayland St, Rox-ND

42



Mt. Ida Road, Ronan Park



43 ▲

East Boston



44 ▲

Columbia Road (at

Savin Hill Ave (& Grampian Way)



45 ▲



46 ▲

In summary, it is important to note that none of these variations strays far from the basic triple decker design, and that it is very difficult to detect differences in period or method of construction which significantly affect the present condition of buildings or neighborhoods.

IV. DESCRIPTION OF TRIPLE DECKERS IN BOSTON

It is estimated that there are 48,000 triple decker units (16,000 structures) in Boston, approximately 21% of all housing units and 35% of all units in one to four unit structures. The distribution of triple deckers in the city has been principally determined by the historical pattern and period of their development. Consequently some neighborhoods of Boston contain no triple deckers at all, while in others they are the predominant housing type. In this chapter, different areas of the city are classified^{and} described according to the proportion of triple deckers in their housing stock. The major types of areas are:

- A. Areas containing virtually no triple deckers
- B. Areas containing scattered triple deckers
- C. Areas with scattered concentrations of triple deckers
- D. Areas containing a high concentration of triple deckers

For each area the range of physical condition of the triple decker is described, and possible causal social and economic factors are briefly discussed. Where appropriate, minicases, based on interviews with owners of triple deckers by Thomas Vitek during the summer of 1972, coincide with the area descriptions, giving a closer look at the variety of experiences encountered by owners in various neighborhoods. Included in each minicase is a cash flow statement of the owner's building.

A study of the triple decker housing stock in Everett, Massachusetts, was carried out by Alex Taft in March, 1974. Some of his findings are presented at the beginning of Chapter V

because they provide an interesting comparison, illustrating the potential market strength of triple deckers under a particular set of conditions' and definitely influence the preliminary conclusions of this study.

A. Areas Containing Virtually No Triple Deckers

These include the Central Business District, Beacon Hill, the Back Bay, North End, South End, Charlestown, and the oldest sections of South Boston and East Boston. These areas were primarily developed prior to 1870 when triple deckers first appeared, or they are areas where fire regulations prohibited the construction of frame buildings (or both). Residential buildings are principally brick or frame row houses, tenements, or modern apartment buildings. Charlestown, South Boston and East Boston contain a small percentage of three unit frame buildings, but most of these pre-date construction of the triple decker. These areas contain 14% of Boston's residential units.

B. Areas Containing Scattered Triple Deckers

Included in this area are Allston-Brighton, Hyde Park, West Roxbury, Roslindale, southern parts of Dorchester and parts of Mattapan away from Blue Hill Avenue (those labelled "B" on Figure 1.1.1). Most construction here took place during the building booms following World Wars I and II. The dominant housing stock is one and two family frame houses, generally well maintained. The neighborhoods, which are among the most desirable in Boston, contain 40 % of Boston's residential units.

Triple deckers were built here primarily between 1905 and the first World War, under circumstances like those described on

Page 20. They are found in two types of locations: (1) along main streets, such as Centre Street in Jamaica Plain, Washington Street in West Roxbury, Hyde Park Avenue in Hyde Park, and lower Blue Hill Avenue in Mattapan and (2) as triple decker clusters in small residential pockets just off main streets, surrounded by one and two family houses. Examples of this type can be seen on Waverly Street and Franklin Street in Allston, off Washington Street in West Roxbury, and off Adams Street in the Ashmont section of Dorchester.

Triple deckers on commercial arteries are generally more deteriorated physically than ^{those} surrounding residential housing, usually reflecting the commercial decline of small local shopping areas. The original construction of these buildings seems to have been moderate to cheap quality, and in many cases maintenance has been deferred. Less renovation is apparent than in other nearby triple deckers. The condition of triple deckers in "B" areas not located on commercial streets seems to be similar to the rest of the housing stock. In general, these buildings appear to have been well built and well maintained, with many renovations, including fresh paint, new siding, additions and the like. These buildings support the hypothesis that when triple deckers are mixed with other housing types in strong neighborhoods, they do not have an adverse effect on the neighborhoods.

In general, "B" neighborhoods are primarily of white residents, many long-time residents. They are among the best serviced in

the city, having relatively good schools, parks and other city services. Residents of these areas do not seem to feel threatened by racial and physical change.

Real estate assessments here are relatively low compared to the rest of the city (about 25 percent of market value), although triple deckers do not appear to have the advantage of low annual taxes described later (p.77) in Everett. Triple decker rents are usually over \$125/month, unless a tenant is related to the owner; heating costs are rarely included in the rent. It is estimated that triple deckers in "B" areas sell in the \$25,000 to \$40,000 range, although this varies substantially depending on the particular neighborhood and a particular building's condition.

Minicase one, which follows, introduces the owner and tenants of a triple decker on a residential street of a type "B" area. This kind of area can be seen in Photograph 17 on page 26. (The "people" in each case are composites based on many interviews in each area; pseudonyms have been used to safeguard the identity of the actual residents.)

Minicase 1, Dorchester

In 1969 Mr. and Mrs. Coughlin moved from South Boston to a triple-decker they bought in the Ashmont section of Dorchester. The Coughlins had originally wanted to own in the suburbs, but decided on this convenient area instead. The two Coughlin children now attend public schools of which the Coughlins approve. Mr. Coughlin works as a postman. The Coughlins' pleasant tree-lined street is developed with triple-deckers, most of which are in good shape. Triple-deckers in this area sell for about \$24,000. When the Coughlins purchased, mortgage money was so scarce that their real estate agent had to go to several banks before a loan

was granted. As soon as they moved in, Mr. Coughlin had the structure sided, and it is now quite attractive with flower beds. Mr. Coughlin does most maintenance and minor repairs himself, although he is presently searching for a contractor to repair his back porches.

The Coughlins purchased their home from an elderly couple which is remaining in one of the apartments and renting for \$115 a month. The Coughlins' other tenant is the Martinelli family, which rents for \$160 a month. Mr. Martinelli, the son of former owners, is a school teacher at Dorchester High while Mrs. Martinelli works as a nurse. The Martinellis and their two children will move to a home they just bought in Marshfield in a year when they get the place fixed up. Mr. Martinelli emphasized that they are not moving to escape the city but to be near the ocean which they love. He is reluctant to leave Dorchester for the suburbs where he feels there isn't much community spirit. Mr. Martinelli feels that the city is a culturally rich place to raise children, and this part of Dorchester is ideal since it is relatively unthreatened by change from blacks or the University of Massachusetts. The community is aware of the racial pressures on Dorchester: Mr. Martinelli wishes that residents would be as aware of other community problems such as education and maintenance (often ignored by the area's many absentee landlords). Mr. Martinelli feels the potential for organized pressure against absentee ownership is great in Ashmont.

Mr. Coughlin also mentioned the absentee landlord problem. While this street is lovely, the next street appears seedy, particularly one large, brick building that was recently built by one of Dorchester's notoriously bad landlords and was immediately boarded up by the city for being structurally unsound. Nonetheless, Mr. Coughlin feels that Ashmont will continue to be desirable as long as property owners like himself continue to maintain their homes. His family will remain happy as long as the area doesn't change drastically, even though they feel Dorchester suffers somewhat from the transiency of its residents, people who are not as rooted in the area as are the residents of Southie.

Case #1 Cash flow # -value of structure = \$23,000

	Per building	Per unit
Rental income	\$3300	\$1100
Owner's imputed rent	1480	493
Gross rent	4780	1593
Less: Vacancies & uncollectables	-	-
Effective rental income	4780	1593
Less: Real estate taxes	1377	459
<u>Fire & liability insurance</u>	<u>120</u>	<u>40</u>
Total fixed expenses	1497	499
Net operating income	3283	1094
Less: Heat	-	-
Maintenance	800	267
Water & sewer charges	150	50
<u>Management</u>	<u>-</u>	<u>-</u>
Operating expenses	950	317
Income before debt service	2333	777
(Debt service)	(1800)	(600)

C. Areas Containing Scattered Concentrations of Triple Deckers

These areas encompass parts of East Boston, South Boston, the Parker Hill section of Jamaica Plain and parts of Roxbury and northern Dorchester (labelled "C" on map). Here most triple deckers were built between 1870 and 1905 under the two sets of circumstances described on pages 22 and 24 of this report. These areas contain about 30% of the residential units in Boston.

East Boston: The triple decker areas of East Boston (see map) were developed during two periods: those along Princeton Street and above Eagle Square on the hill were built before 1900. They are dense and mixed with older frame buildings (see photograph 14 on page 23). The mansard roof variation of the triple decker described earlier is very common in this area. Maintenance is relatively good, and signs of recent renovation are frequent.

The area is predominantly white, mostly families of Italian origin. The assessment/sales ratio for triple deckers in East Boston was computed by Vitek to be 20%, lower than in any other "C" area, except South Boston.

The other section of East Boston with concentrations of triple deckers is Orient Heights. These buildings were built after 1900 and follow the standard triple decker design (rather than having mansard roofs). They are extremely well maintained, and recent renovation is frequently visible. This area is also occupied principally by white Italian families, perhaps more upwardly mobile than those described above. Triple deckers appear to have been better constructed originally and are much less densely built, even though fewer other building types are mixed among them than in the older area of East Boston.

Minicases 2 and 3, which follow, describe two kinds of triple decker owners who are common in East Boston. The first is a lifelong resident of the area whose house has been in the family for two generations. The other is a suburbanite, who bought into East Boston in hopes of attracting downtown office workers as tenants. While the first owner feels a keen sense of attachment to the neighborhood, the second owner and, more significantly, his tenants, feel like outsiders in a tightly-knit community.

Minicase 2, East Boston

Mr. and Mrs. Peppino and their three children have lived in East Boston near Jeffries Point all their lives. Two of the

Peppino children attend East Boston High, and the third is a student at University of Massachusetts. Mr. Peppino works for the MBTA while Mrs. Peppino is a clerk for a CVS store in town.

The Peppinos are in the process of buying their home from Mr. Peppino's mother, who has owned the place for 35 years. The house is a small, attached triple-decker in fair condition. Mr. Peppino painted the house last year and tries to do most of the maintenance, but he and the tenants have an agreement that each takes care of his own flat. A house like this would today sell for about \$15,000.

The Peppinos rent one apartment to Mr. Peppino's mother for \$60 a month and another to the Martin family for \$90. Mr. Martin works for Logan Airport, and he moved here from Somerville ten years ago to be closer to his work. Mrs. Martin is crazy about her friendly neighbors and is especially close to Mr. Peppino. Mrs. Peppino, senior, sees airport expansion as a threat to this area, since many homes have already been demolished to make way for airport buildings and their former residents ended up moving to suburbs like Revere and Winthrop. In contrast, Mrs. Martin thinks that the airport is the best thing that ever happened to Eastie, "what with all the beautiful buildings that have been constructed." Although she is contented with life in East Boston, she will not be too upset if she and her family are ever forced to rent elsewhere by redevelopment.

Mrs. Peppino, junior, believes that in a neighborhood such as this, where families have deep roots, the residents will be able to block the airport from taking over the area. She and her husband have always wanted to buy a home in the suburbs but have never been able to afford one.

Case #2 Cash flow # -value of structure = \$15,000

	Per building	Per unit
Rental income	\$1800	\$600
Owner's imputed rent	1080	360
Gross rent	2880	960
Less: Vacancies & uncollectables	-	-
Effective rental income	2880	960
Less: Real estate taxes	590	197
Fire & liability insurance	200	67
Total fixed expenses	790	264
Net operating income	2090	696
Less: Heat	-	-
Maintenance	600	200
Water & sewer charges	100	33
Management	-	-
Operating expenses	700	233
Income before debt service	1390	463

Minicase 3

Mr. Rossi, an architect from Revere, bought two adjacent gutted triple-decker shells in East Boston near Central Square several years ago. He converted them into two apartment buildings with a total of 14 luxury apartments. These buildings, similar to ones Mr. Rossi owns in Revere and Charlestown, are a great contrast to the drab attached frame homes in this neighborhood. Inside hallways feature stucco walls and plush carpeting. Each tenant has a two-year lease, and rents go from \$225 to \$300 per month, depending on what floor an apartment is on.

Mr. Rossi told of trouble he had during rehabbing. While the buildings were being constructed, vandals from the area made off with four air conditioners. Once the rehab was done, it took Mr. Rossi six months to fully rent his buildings. Then the bathroom plumbing developed leaks. In spite of these problems Mr. Rossi wishes he had invested in the building next door to the ones he owns in East Boston.

The Taylors rent one of Mr. Rossi's apartments. Mr. Taylor is a salesman for a large Boston company while Mrs. Taylor works as a secretary downtown. The Taylors used to rent in Rossi's Revere building, but when the plumbing there broke down, they moved to a basement apartment in the East Boston building. Then a month ago drainage problems caused floods in their bathroom, so the Taylors moved to an upstairs apartment without a raise in rent. Mr. Taylor is now doing almost all the maintenance for the buildings himself, since Rossi seldom comes around. Mr. Taylor just subtracts his maintenance expenses from his rent.

The Taylors are not satisfied with life in East Boston. They complained about dirty streets and crime, insisting that they felt very exposed and subject to muggings on the streets. Mr. Taylor sees their problems as those of outsiders in a close-knit community that has no respect for outsiders. He and his wife agreed that this would be a fine place to live if they were a part of the permanent Italian community. As it is the Taylors intend to break their lease soon and move to Florida where they will buy a home.

South Boston: Like East Boston, South Boston has two distinct types of triple decker areas: older, more dense, less well maintained buildings, mixed with other types of frame buildings in the West Neck area, and more recent, better built, less dense triple deckers located further out on the South Boston Peninsula. The characteristics of the two areas correspond closely to those described previously for East Boston. Minicase 4 deals with a triple decker located in the West Neck area.

Minicase 4, South Boston

Mr. Brinelli grew up in South Boston and has lived there all his life. This middle-aged liquor store owner bought his triple-decker in the West Neck area 24 years ago. The Brinellis have 3 children, one of whom is still in school.

The Brinelli triple-decker is at least 80 years old and has 4 rooms on each floor. Like many of the other houses in the neighborhood, Mr. Brinelli's needs a major overhaul of its exterior. Mr. Brinelli looked into roofing and reshingling several years ago but is reluctant to take out the necessary loan at his age. He is also afraid that exterior repairs would cause his taxes to up up, and they are already excessive. Mr. Brinelli mentioned that several years ago the city offered residents low-cost loans for repairs, but he and his neighbors refused, being skeptical of anything connected with the city. Mr. Brinelli has concentrated his own repair work on interior remodeling. His neighbors also seem to avoid exterior repairs, although a few have recently sided their homes.

Fire insurance is a major expense for the Brinellis as the underwriter comes to inspect every year and rates are constantly increasing. Indeed, there are vacant lots up and down the street where homes burned down several years ago.

Mr. Brinelli said that a triple-decker in this area would sell for \$8,000 to \$15,000 depending on its condition. However, he is unsure that prices mean anything because for the past ten years nobody seemed to want to buy here.

The Brinellis have two tenants, a young family (rent \$110 per month) who has rented for seven years and expects to buy their own Southie home soon, and the Brancatto family, (rent \$90 per month) who has rented from Brinelli for 17 years. Mr. Brancatto is a retired policeman living off a pension and income from part-time security work. The Brancatto children are grown and also live in Southie. Seventeen years ago Mr. Brancatto sold his own South Boston triple-decker when he realized he wasn't handy enough himself to maintain it. The Brancattos enjoy renting from the Brinellis and, like many old timers in Southie, would never think of leaving. Mr. Brancatto's only criticism of the neighborhood concerned crime, mostly break-ins, which he believes are caused by kids using drugs.

Mr. Brinelli also emphasized the drug problem, blaming it on kinds from outside the neighborhood. In the future Mr. Brinelli thinks the neighborhood may change because of the University of Massachusetts; he has heard of speculators buying in the area and some owners converting their triple-deckers into small apartments. But the Brinellis echo the prevalent South Boston attitude that they would never leave Southie.

Case #4 Cash flow # -value of structure = \$12,000

	Per building	Per unit
Rental income	\$2400	\$ 800
Owner's imputed rent	1320	440
Gross rent	3720	1240
Less: Vacancies & uncollectables	-	-
Effective rental income	3720	1240
Less: Real estate taxes	393	131
Fire & liability insurance	240	80
Total fixed expenses	633	211
Net operating income	3087	1029
Less: Heat	-	-
Maintenance	450	150
Water & sewer charges	135	45
Management	-	-
Operating expenses	585	195
Income before debt service	2502	834

Jamaica Plain: Triple deckers are scattered in pockets throughout Jamaica Plain. The largest concentrations are on Mission Hill (see Photograph 48 below) and along Washington and Forest Hills Streets (see Photograph 49).



49



The triple deckers in this area, with the exception of Mission Hill, are mixed with one and two unit houses and consequently have fairly low densities. Maintenance is quite good, except on streets bordering the Bromley Heath public housing project. The area to the east of the proposed Southwest Expressway has declined in recent years due to uncertainty about future highway construction, difficulty in obtaining mortgages, and population shifts. The minority population of this area is increasing, particularly Spanish-speaking households. The neighborhoods to the west of the Southwest Corridor are still predominantly white.

The assessment-sales ratio for Jamaica Plain is relatively high, 40% as computed by Vitek, higher than all other triple decker areas except Dorchester. Property values appear to be rising in the "better" areas of Jamaica Plain around Moss Hill and Jamaica Pond, while those to the east of the Southwest

Corridor seem to have stagnated. Mission Hill does not fall within either of these categories, due to its proximity to several hospital complexes and resulting speculative purchases. Minicase 5 describes a triple decker to the west of the Southwest Corridor, off Centre Street.

Minicase 5, Jamaica Plain

Mr. Schmidt lives with his wife and three young children on Jamaica Street in the southern-most part of Jamaica Plain. This 32-year-old construction worker moonlights, tending a bar at night on Centre Street. The Schmidt family bought their three-family home five years ago when they moved from South Boston so that Mr. Schmidt could be closer to his work. Mr. Schmidt bought his 50-year-old triple-decker for \$23,000 with an FHA-approved mortgage that he had no trouble getting. Since the purchase, he has spent several thousand dollars for fixup and is now in the process of painting the exterior and repairing the porch. Mr. Schmidt prefers to do his own repair work since outside help is expensive. Although he knows that low-cost loans are available for home repairs, Mr. Schmidt has not taken advantage of them. The house is in good condition, but has a yard of shrubs and trees that need a little trimming.

The Schmidt family rents the other two floors of their home to a young family and to an elderly couple. The elderly couple has occupied their apartment since before Mr. Schmidt bought the home, while the young family moved in two years ago. Mr. Schmidt's only complaint about his current tenants concerns his family's lack of privacy.

Mr. Schmidt is satisfied with his quiet working class neighborhood. The Schmidts' street is a hodgepodge of well-maintained one, two, and three-family homes. Although a few students recently moved in next door to the Schmidts, most of the neighbors have lived in the same homes for many years. Mr. Schmidt's complaints were mostly about the outrageous city taxes, although he felt that local schools and city services were adequate. His oldest child is already in the neighborhood school. The Schmidts will probably stay for quite a while in Jamaica Plain, but when he gets some money together Mr. Schmidt will move to a single-family home in the suburbs with a yard for his children and away from the hassles of being a landlord.

Case #5 Cash flow #5 -value of structure = \$20,000

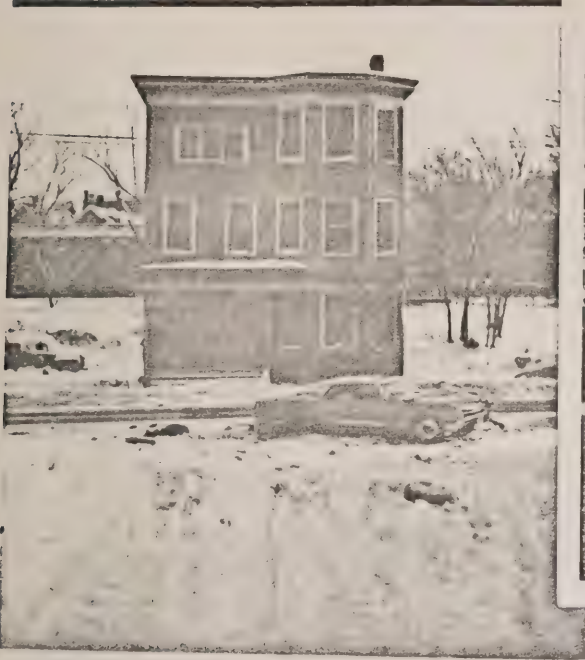
	Per building	Per unit
Rental income	\$2640	880
Owner's imputed rent @ \$110/unit	1320	440
Gross rent	3960	1320
Less: Vacancies & uncollectables	-	-
Effective rental income	3960	1320
Less: Real estate taxes on \$6,200	1220	407
Fire & liability insurance	150	50
Total fixed expenses	1370	457
Net operating income	2590	863
Less: Heat	-	-
Maintenance	300	100
Water & sewer charges	120	40
Management	-	-
Operating expenses	420	140
Income before debt service	2170	723
(Debt service on \$20,000)	(2000)	(667)

Roxbury-North Dorchester: Most of the triple deckers in these areas were built prior to 1900. They are scattered among other housing types, individually or in small clusters. With the exception of high quality triple deckers in the Roxbury Highlands area, most of these buildings had only poor to moderate quality construction, and many have suffered from poor maintenance over the years. There is little evidence of recent renovation, despite the fact that this area has been covered by a number of federal-assisted community development programs. More evident than renovation is substantial demolition of triple deckers, as indicated in Photograph 50. Photograph 51 shows a typical street of triple deckers in North Dorchester.

Triple deckers in Roxbury and northern parts of Dorchester (particularly around Uphams Corner) are declining in value. These

50

Fernboro St. Roxbury



51

neighborhoods adversely affected by a relatively low level of city services, and their residents often have difficulties obtaining mortgages, fire insurance, and other vital inputs for secure ownership. The area has a predominantly minority population (with Spanish-speaking households clustered along Dudley Street) and a relatively low average income. The assessment/sales ratio is very high, due to declining values and lack of compensating lower assessments in recent years. Although there are pockets of triple deckers in better condition than described above, all types of housing are generally more deteriorated than in the rest of Boston. Minicases 6 and 7 describe the experiences of large, absentee owners of triple deckers in Roxbury-North Dorchester.

The first case presents the point of view of tenants who believe their landlord is deliberately milking their building. The second case presents a different landlord's views on property management, particularly his view of problems created by city agencies and by the negative attitudes of banks toward the area.

Minicase 6, Dorchester

When Mr. Hernandez, his wife and six children moved from New Jersey to Boston two years ago, they moved into a triple-decker in Dorchester (owned by one of the largest landlords in Dorchester, Mr. X (for the sake of anonymity). Mr. Hernandez suffers from eczema and as a result is unemployed.

Mr. X manages four triple-deckers on Hernandez's street, all of them in horrible condition. Front doors are missing, porch railings damaged, yards are littered, and all need paint. Inside the Hernandez's apartment wall plaster has holes, and floor boards are rotting. Mr. Hernandez complained about plumbing that doesn't work. He said that when complaints are passed along to Mr. X, he does send out repairmen, but they seldom do a decent job. If a tenant complains to the Board of Health, he is evicted. The Hernandez family pays \$75 a month for their apartment (not including heat). Since they are dissatisfied with their present living conditions and rent, the Hernandez family is trying to get into a housing project. Nevertheless, they want to stay in Dorchester because they like the area, especially its schools. The family hasn't noticed much crime nearby, but they have had their home broken into by kids who live upstairs. Mr. Hernandez also complained about some rough neighborhood kids.

Several residents who live near the building where the Hernandez family lives commented on the four triple-deckers owned by their landlord. This man owns all the property on this tiny block. Now only four buildings remain of the eight or nine original structures, after several deteriorated so badly that they had to be torn down. The blocks that border this one are filled with well-maintained owner-occupied triple-deckers. Mr. X's buildings are obvious eyesores in what otherwise would be a pleasant neighborhood.

Surprisingly, not all neighbors blame Mr. X for the block's condition. One woman who had rented from his mother many years

ago swears that he is a decent landlord and blames the destruction on rough tenants, especially teenagers and children whom parents weren't watching. One woman related that some tenant teenagers had torn bricks out of one building's foundation, and removed them again only an hour after the landlord had replaced them. Nonetheless, most neighborhood residents think that tenants are mostly "quiet, clean Puerto Ricans" who do their best to keep the neighborhood pleasant.

Minicase #7, Dorchester

Mr. Jenkins is an agent for another large landlord in Dorchester. He prefers not to be associated with Mr. X. Jenkins manages many properties in Dorchester, from luxury apartments to low rent buildings, including many triple-deckers. He thinks that Mr. X's mistake was not fixing up his property ten years ago to attract decent tenants then. As a result, he now has deteriorated buildings with problem tenants. Jenkins avoided this situation by attracting "good" families with well-maintained structures. But he pointed to recent changes in the Boston housing market that are making the absentee landlord business unprofitable. Rent collections are getting tougher due to the new militancy of tenants. Stating that the city government had made rent collection "a three-ring circus", he believes many tenants are now under the impression that they can regularly be late with rent payments. With the spread of government-supplied information to tenants, many renters wait for legal notices before paying their rent.

Rent control is another thorn in Jenkins' side. His company has refused to paint its buildings ever since the beginning of rent control, fearing that it would not be able to raise rents to cover costs. Jenkins is reluctant to put much work into any one building, even though the company has its own small staff of repairmen.

He said that since the spring of 1972, local banks have refused to process FHA forms for home purchases in this part of Dorchester. But without FHA insurance, almost no one can obtain a mortgage here. Jenkins himself is finding it harder to get financing.

He is pessimistic about the future for absentee owners of triple-deckers. Growing rent collection problems, rising taxes and insurance rates, rent control, and lack of available financing may eventually force them out of business. Jenkins has already found a new job in Quincy. The only hope he has for the future of Boston's triple-deckers is that some sort of government program will convert them to condominiums for tenant ownership. Although he feels that condominiums will be shaky because of management and maintenance problems, the agent thinks

they are worth a try , especially since absentee owners have proven themselves ineffective in meeting the needs of tenants.

Case #7 Cash flow # -value of structure = \$15,000

	Per building	Per unit
Rental income	\$3960	\$1320
Owner's imputed rent	-	-
Gross rent	3960	1320
Less: Vacancies & uncollectables	200	67
Effective rental income	3760	1253
Less: Real estate taxes	1200	400
Fire & liability insurance	150	50
Total fixed expenses	1350	450
Net operating income	2410	803
Less: Heat	-	-
Maintenance	600	200
Water & sewer charges	270	90
Management	200	67
Operating expenses	1070	357
Income before debt service	1340	446
(Debt service)	(800)	(267)

D. Neighborhoods Containing a High Concentration of Triple Deckers

These neighborhoods are found primarily in Dorchester and Mattapan (see areas labelled "D" on map). The condition of these triple decker neighborhoods varies from the worst to among the best in Boston. These variations should be studied in depth, since an understanding of their causes may suggest what, if any, is the relationship between the triple decker and neighborhood deterioration. This section will not attempt such an analysis but will instead describe three neighborhoods with a wide range of condition.

The area around Arbutus Street in Mattapan is an example

of triple decker concentration at its worst (see Photograph 52).

52



Many of the structures here are double triple-deckers with six units. The percentage of buildings which have been abandoned and/or burned out is extraordinarily high. Even buildings which are still occupied are badly deteriorated. This area has declined rapidly in the last years and is still going downhill. The buildings here were constructed for rental housing between 1915 and 1920.

The original construction appears to have been of relatively low quality, and the maintenance over the years has not added to the value of the buildings. The area is very dense (or was until the demolition of abandoned and gutted buildings began). The remaining residents of this area are

predominantly low income, black families. Many of the buildings are presently owned by banks as the result of foreclosure.

The area north of Geneva Avenue and south of Ronan Park, particularly along Ridgewood Street and Homes Avenue, is an example of neighborhood in transition. The housing stock seems to have been well built and reasonably well maintained. However, upkeep appears to be declining, and an occasional house has been abandoned. There are few examples of the type of renovation which is becoming increasingly visible in southern parts of Dorchester (e.g., Ashmont) or in East Boston. It is an area of racial change, and the general impression of observers is that absentee ownership is rising. The assessment/sales ratio is high, rents are relatively high, and the future of the area is uncertain. Although mortgages are available, buyers are uneasy about purchasing here.

The neighborhood on either side of Dorchester Avenue, between Columbia Road on the north and Savin Hill Avenue on the south, is an example of an area of concentrated triple deckers which are well maintained. The triple deckers, particularly those between Dorchester Avenue and Pleasant Street, are of high quality original construction (see Photograph 53). Density is relatively low for a concentrated triple decker neighborhood, and many buildings appear to have been recently painted. Although renovation is not visible at the scale of Allston-Brighton or Ashmont, both the buildings and the lots are well-maintained. The rate of resident ownership is high.

53

Pleasant St, Dorchester



The residents are predominantly white, have lived here for many years, and now are somewhat uneasy about the impact that the University of Massachusetts at Boston will have on their neighborhood.

Although the assessment/sales ratio in this neighborhood is high compared to South Boston or East Boston, it is lower than areas of Roxbury, Dorchester and Mattapan where values are declining. Minicases 8 and 9 provide a good impression of triple deckers in this area and the views of their resident owners.

Minicase #8, Dorchester.

Mr. and Mrs. Barton are a retired couple living near Uphams Corner in Dorchester. Mr. Barton recently stopped working at a rubber company in Chelsea and now lives off of a small pension and social security.

The Bartons bought their triple-decker 22 years ago, and have paid off the mortgage. Although their house is as old as the others on the block (70 years), it is a showplace with rather new siding and magnificent flower gardens. Mr. Barton tries to do his own repairs, but he often has to hire someone, and that can be very expensive.

The Bartons are now renting to two families; each pays \$100 a month rent and takes care of its own utilities. Tenants usually stay until they have saved enough to purchase their own homes, but the Bartons did have one elderly tenant for 17 years until he died.

Mrs. Barton has always enjoyed living in Dorchester but said it was a shame that the neighborhood was changing. Although she likes most of her neighbors, some new families have recently moved on the street whom Mrs. Barton doesn't care for. Mr. Barton mentioned that both of them avoid the area bordering Uphams Corner where many blacks and Puerto Ricans now live. Both the Bartons are petrified of crime in the area. They are unsure what changes University of Massachusetts will bring to their neighborhood but would prefer not to have students renting nearby. The Bartons would ideally like to move to a small single-family home, but they realize that they are too old to get a mortgage, and that they need their rents to meet tax and repair expenses.

Case #8 Cash flow # -value of structure = \$22,000

		Per building	Per unit
Rental income		\$2400	\$ 800
Owner's imputed rent		1200	400
Gross rent		<u>3600</u>	<u>1200</u>
Less: Vacancies & uncollectables		-	-
Effective rental income		<u>3600</u>	<u>1200</u>
Less: Real estate taxes	1397		466
Fire & liability insurance	<u>120</u>		<u>40</u>
Total fixed expenses		<u>1517</u>	<u>506</u>
Net operating income		<u>2083</u>	<u>694</u>
Less: Heat	-		-
Maintenance	1000		333
Water & sewer charges	150		50
Management	<u>-</u>		<u>-</u>
Operating expenses		<u>1150</u>	<u>383</u>
Income before debt service		<u>933</u>	<u>311</u>

Minicase 9, Dorchester

Mr. O'Brien, a middle-aged electrician who works in Brookline, owns a triple-decker on Auckland Street in Dorchester. The O'Briens have four children, two of whom live at home and attend South Boston High School.

The family has lived at its present address for over 25 years and has paid off its mortgage. The attractive house was aluminum-sided ten years ago and doesn't show its age of 70 years. The small, pleasant yard of trees, shrubs, and flowers is well-trimmed. Mr. O'Brien and his friends do almost all needed home repairs very cheaply themselves, but every few years some major project requires hiring a professional tradesman. Mr. O'Brien is confident that his home would bring \$25,000 if it were sold today.

Like many other landlords in Dorchester, the O'Briens rent the other two floors of their house to relatives, one floor to Mr. O'Brien's sister and one to his married son. Since he rents to family, Mr. O'Brien is reluctant to raise the \$80 and \$90 rents he gets, even though some neighbors get as much as \$125 for comparable unheated apartments. As a result he complains that he has no rental income left over after paying tax and repair bills.

Mr. O'Brien commented that his neighborhood had always been fine until about five years ago when several long-time neighbors moved and sold their homes to new residents who fail to maintain their property. Now Mr. O'Brien's home is circled by five deteriorating homes with dirty yards, while the remainder of his street is pleasant and well-kept. Many small children live nearby.

Mr. O'Brien echoed the usual Bostonian's complaint about high taxes that eat away at rental income. Although he approves of Dorchester schools, Mr. O'Brien feels he gets little in return for his taxes, especially since he never sees a police cruiser on his street. The new University of Massachusetts campus could bring some changes in the neighborhood, as several homeowners have hinted to Mr. O'Brien about selling or renting to students. Mr. O'Brien doesn't know what to expect but is afraid that drug traffic might increase with the opening of the school. The O'Brien family might sell its home soon, as they have already looked into property in the suburbs.

Case #9 Cash flow # -value of structure = \$20,000

		Per building /	Per unit
Rental income		\$2040	\$.680
Owner's imputed rent		1440	480
Gross rent		<u>3480</u>	<u>1160</u>
Less: Vacancies & uncollectables		<u>-</u>	<u>-</u>
Effective rental income		3480	1160
Less: Real estate taxes	1141		380
Fire & liability insurance	<u>150</u>	<u>50</u>	
Total fixed expenses		1291	430
Net operating income		<u>2189</u>	<u>730</u>
Less: Heat	-	-	-
Maintenance	700	233	
Water & sewer charges	180	60	
Management	<u>-</u>	<u>-</u>	
Operating expenses		880	293
Income before debt service		<u>1309</u>	<u>437</u>

Minicase #10, Codman Square

Mr. Booth owns several triple-deckers near Codman Square in Dorchester. He, his wife, his son, and his adopted daughter occupy two floors of one of his buildings. Booth, a long-haired young man of about 30 years, used to be in insurance until he started buying real estate five years ago.

Mr. Booth buys triple-deckers that have been abandoned because of mortgage and tax defaults. When he buys a building it is always a vandalized shell without windows or plumbing, and missing walls. Mr. Booth pays \$15,000 to HUD for each shell and then invests \$18,000 (\$6,000/unit) in rehabbing the building, installing all new equipment. Booth's source of capital is his own pocket, having never looked into mortgage loans. But Booth's biggest problem in rehabbing is that since this neighborhood has been predominantly black for seven years, both the City of Boston and HUD, with pressure from NAACP, are pushing for black ownership of buildings. Every time Booth wants to purchase a shell he might fight HUD in court for six months to a year, spending much money on legal fees. Booth thinks that as a result of Boston and HUD's policies, blacks have an easy time obtaining FHA mortgages, while he could not get one. Because of the legal problems and the hassles involved in co-ordinating rehabilitation, Mr. Booth has no intention of expanding his holdings.

Although Booth doesn't pay much attention to building

exteriors, most of his rehab goes into modern interiors. Each apartment features new wiring, plumbing, wallpaper, wood paneling, appliances, refinished hardwood floors, and rents for \$220 a month unheated. After the contractor has finished the rehab, Mr. Booth does all the management and repair himself with his wife's help.

Mr. Booth chose to live in the area because of its mix of residents, a stimulating mix he finds missing in the suburbs. He also chooses to rent to a mix of people, white, black, elderly, and a few students; Booth refuses to have any one of his buildings 100% black.

Not having much faith in the police, Booth is his own security force in protecting his home by literally throwing off his second floor porch kids whom he catches trying to break in. Since many blacks in the area are dissatisfied with Dorchester and want to move to Mattapan or Milton, Mr. Booth sees the future of the neighborhood in a state of flux. He thinks the vacancies will be filled by students from the University of Massachusetts who won't be able to find apartments closer to school. All in all, the Booths are satisfied with Dorchester, except for the public schools. Mr. Booth has removed his son from school and is looking for a tutor for him.

In his own buildings, Booth has a zero vacancy rate and has had only one problem-tenant whom he evicted. Mr. Booth allows his tenants to fall behind in rent, some as much as \$800, because he knows he will get the money eventually and he isn't desperate for it. At Christmas time, he'll give some of his tenants a month or two of free rent.

One of Mr. Booth's tenants is the Clarks, a black family with five children. Mr. Clark is a machine operator, Mrs. Clark works part-time in a store, and Mrs. Clarks's mother, who shares the apartment, is a registered nurse. The Clarks moved from the South a few years ago and are extremely happy with their apartment. Mrs. Clark often shows it off to her girl friends. Mrs. Clark's mother pointed to the modern kitchen, her favorite part of the flat. Unfortunately, the Clark's are not as satisfied with Dorchester as they are with their apartment. Mrs. Clark is very upset with the neighborhood schools and doesn't think police protection is adequate. Mrs. Clark believes that when black people move into a neighborhood, city services deteriorate. She blames neighborhood litter and blight on the neglect of city departments. The Clarks want to move out but have not been able to find an apartment as nice as theirs or a neighborhood more appealing than Dorchester.

Case #10 Cash flow # -value of structure = \$22,000

	Per building	Per unit
Rental income	\$7920	\$2640
Owner's imputed rent	-	-
Gross rent	<u>7920</u>	<u>2640</u>
Less: Vacancies & uncollectables	<u>660</u>	<u>220</u>
Effective rental income	7260	2420
Less: Real estate taxes	1102	367
Fire & liability insurance	<u>120</u>	<u>40</u>
Total fixed expenses	1222	407
Net operating income	<u>6038</u>	<u>2013</u>
Less: Heat	600	200
Maintenance	150	50
Water & sewer charges	240	240
Management	-	-
Operating expenses	<u>990</u>	<u>330</u>
Income before debt service	<u>5048</u>	<u>1683</u>

V. PRELIMINARY FINDINGS AND CONCLUSIONS

Is the triple decker obsolete and suffering from weak market demand? This appears clearly not universally true. In parts of Boston, notably Brighton, there is strong market demand for triple deckers. To gain further insights into this basic question we decided to look outside Boston and selected the city of Everett which has much lower property taxes, no rent control, little racial change, and a more suburban location. In Everett triple deckers are very much in demand, suggesting that factors other than their physical form and quality of construction come into play before the market rejects them. These findings are presented here because they decidedly influence the hypotheses and tentative conclusions guiding the next phase of the three decker study.

Comparative Description of Triple Deckers in Everett

Everett is a city located in the inner suburbs of Boston. Approximately one-tenth of all dwellings in Everett are located in triple deckers. Although their basic design is identical to that in Boston, some of their financial and social characteristics are very different. These characteristics are described here in order to demonstrate that the triple decker is clearly not obsolete. Alex Taft examined Everett in March 1974 and made the following observations:

Several characteristics of Everett strengthen the triple decker housing market. First, the city has a low tax rate, which helps hold the line on housing costs. In 1973, the tax rate was \$107.60 per \$1,000 of assess value, down by \$15 from 1972. In contrast, Boston's tax rate in the same year was almost double, \$197 per \$1,000. In both cities, assessments on three decker structures are usually based on the same percentage of market value, 20-30 percent. In effect, the annual tax bill in Everett is half as large as a Boston owner's. Everett's tax rate is low because of the presence of much industry and because of the relatively low costs of municipal services due to the small and densely settled population; ("there are not as many streets to plow or school buses to buy here," in the words of one resident). Additionally, Everett assessors have not revalued property in a long time. Triple

deckers reap additional benefits from the fact that they are usually assessed at only one-and-a-half times the rate of a single family house. The relatively low true value tax rate has helped create a strong demand for housing in Everett.

In addition, Everett has neither rent control nor any problems with restricted bank lending. There is no evidence of any tenant landlord polarization or serious neglect in housing maintenance throughout the city.

Underlying all this is little indication of racial change in any part of Everett. It presently has a very minor black population. The Italian resident population has strong ethnic ties throughout the city. Many Italians run the retail and service shops in the business district or are in the construction or home maintenance trades. Everett affords the amenities of suburban living to a stable lower income group.

Real estate activity is quite high. Prices of triple deckers have risen from around \$22,500 five years ago to \$40,000 today. One real estate agent remarked, "I could easily get fifteen buyers for a three family in good shape with new siding that was priced at \$50,000." Banks are very willing to make mortgages on triple deckers in Everett. They normally require a 20% downpayment and will lend money at 8-3/4% for 25 years. There is also a good rental demand for triple deckers. Rents range from \$120/month to as high as \$175/month unheated.

The triple decker in Everett has attracted a working class with moderate income and enough savings to afford the downpayment and make major renovations. The rental market is an inducement for major improvements including new kitchens costing \$10,000, new baths costing \$3-5,000, and new aluminum siding costing \$4-7,000.

Taft's survey in Everett suggests that the triple decker market still thrives in that setting. The upward mobility process linked to triple deckers was described by a real estate broker in Everett:

A large Italian family will move into Everett and work for a few years saving money as downpayment to buy a triple decker. At the end of that time they may have as much as \$15,000 saved through frugal living and the efforts of all family members. They will buy a triple decker because of the spaciousness of the flats and the ability to house other family members on the top two floors. Through savings they will be able to afford major improvements. Much of the work may be done cheaply by family members or friends skilled in the construction trades. The owner can usually pay for principal, interest, taxes, and upkeep, and be able to live "rent free" in the triple decker. In many instances, the family will buy land in the outer suburbs, move to a newly built house after 4 or 5 years of living in the triple decker, and hold the triple decker in its renovated condition as an investment or for occupancy by other family members.

In summary, the city of Everett has an enviable position in the housing market. Its low tax rate and large-structure housing stock characterized by dwelling units of large size meets the demands of a middle income working class. The triple decker is one type of structure that has filled these needs. How well it

has done this is evidenced by the sound present condition of the triple deckers in Everett.



Triple Decker Market

This reconnaissance phase of the three decker study led us to some conclusions regarding the triple decker market in Boston. Because we did not set out to confirm the conclusions during this stage, we present them as preliminary findings or hypotheses which the investigating phase will explore further.

First, we offer the hypothesis that there is no structural reason for the triple decker to deteriorate faster than other frame buildings of the same age. However, a three unit structure

is a real estate "hybrid" with psychological and market characteristics which may make it particularly vulnerable to unstable market conditions. It appears that owner occupants prefer one and two family houses to triple deckers because they are easier to maintain and manage. The former housing types also conform more closely to the conventional image of homeownership. Professional realtors and managers, on the other hand, might be disposed to prefer multi-unit buildings (larger than three units) because of greater ease in management and profitability. The triple decker is not the first choice of either group.

According to the above hypothesis, in a stable housing market the relative disadvantages of the triple decker are outweighed by the advantages of a positive neighborhood environment and homeownership. Relatively low turnover rates result in stable tenant population and little loss of rental income through vacancy. Rental income is sufficient to cover costs so that owners can afford to maintain buildings. But as the market becomes weaker, rental income may decrease relative to costs and then building and conditions may suffer. Lower income families may move into an area, particularly into triple deckers. As the area becomes less desirable, resident owners of three-deckers move, with three possible results. (1) , they may continue to own and manage the building as absentee owners, usually resulting in lowered maintenance levels. (2), they may sell to lower income

families moving into the area who frequently have little previous experience in management and maintenance and less income to devote to these activities, (3), they may sell to slumlords or other large scale realtors who are interested in the units only for rental income. Each of these situations seems likely to result in lowered levels of maintenance, leading to deterioration of triple deckers and their surrounding neighborhood.

Although single and two family houses may also decay in the face of these market forces, our hypothesis is that their decline is slower due to the greater desirability of these housing types for resident owners; that is to say, new owners to replace those who move through normal turnover may be more numerous for one and two family homes than for triple deckers. Ones and twos may also be less prone to decay than threes because they contain a smaller number of rental units requiring fewer management and maintenance skills on the part of resident owners.

We offer a second hypothesis that the deterioration of particular buildings and neighborhoods may be strongly influenced by the lending practices of banks and other financial institutions and that in the past these housing credit agencies may have discriminated against triple deckers and areas containing predominantly triple deckers, reducing their commitments of mortgages and home repair loans to them. When the banks lack of confidence leads to a cutback in the availability of credit, this action

helps to realize predictions of neighborhood decline. Bank practices may thus have had serious physical and psychological impact on the stability of many neighborhoods in Boston. We suggest that these practices may have been based on incomplete understanding of the potential of the triple decker and its surrounding environment.

Third, we hypothesize that the criticism of physical inflexibility which has frequently been levelled against the triple decker may be as much a reflection of the critic's lack of imagination as to the design potential of the building. In fact, in a number of instances, individuals or non-profit groups have re-designed the interior of triple deckers to suit the changing needs of the occupants. The most common variation is the conversion of a building to two units, including one large, two floor unit for the owner occupant and a smaller rental unit. This change can be particularly appealing to a large, lower income family. We suggest that this and other design possibilities should be further explored.

Fourth, and in summary, we hypothesize that the overall strength of a neighborhood - in terms of resident stability, quality of schools, strength of religious and other institutions, availability of financing, absence of real estate speculation, quality of public facilities and services, and mix of housing stock - is more critical to the deterioration of the housing stock, particularly the triple decker, than any unique feature

of the building. The number of triple deckers and their particular construction are only two factors in the overall equation of neighborhood quality.

The basic finding of this report is that the condition of triple-deckers is inextricably related to the condition of the surrounding neighborhood grew out of extensive windshield surveys of triple decker areas in Boston. Using these surveys as a frame of reference, we identified a number of smaller areas with different housing market characteristics which are being studied in more depth during the final investigatory phase. Six areas were selected to sample a wide range of market contexts, as outlined below:

1. Columbia in Dorchester near the University of Massachusetts-Boston: Stable, all white, fairly well maintained "classic" triple decker neighborhood.

2. West of Ronan Park, Dorchester: Transitional non-white area, formerly very solid, that now shows signs of deterioration. This area was within the federally-assisted Code Enforcement Program (FACE).

3. East of Blue Hill Avenue, south of Franklin Field: Seriously deteriorated area of double triple deckers, some abandoned and burnt out.

4. Between Blue Hill Avenue and Norfolk Street, South of Morton Street in South Dorchester: "Tip of the BBURG area",

where aspiring blacks were steered by the real estate industry between 1968 and 1971.

5. Near Oak Square, Brighton, where triple decker prices have been rising sharply, and mortgage money is in ample supply.

6. Near Eagle Square, East Boston. Dense neighborhood of early triple deckers that Italian residents are visibly maintaining and improving; and there is no evidence of bank red-lining.

The focus of the next study phase is on tenant landlord relationships, turnover, norms of maintenance, cash flow factors, and resident assessment of the future. Through this research we hope to broaden our understanding of the factors that determine neighborhood future and identify the public policy variables that can improve it.

Reconnaissance Study Findings

The reconnaissance study indicated that different physical and environmental characteristics of triple-deckers have some correlation with the overall soundness of an area. These are discussed on the following pages. First, we present the characteristics, the presence of which seems to be closely associated with sound triple-decker areas; then we discuss the characteristics which appear to be correlated with decline. Whenever possible, physical characteristics are illustrated by photographs.

Positive Characteristics

(1) In neighborhoods where triple deckers are mixed with one and two family houses, they are generally well maintained, in most cases as well maintained as the surrounding buildings. Good examples of this can be found in southern parts of Dorchester, East Boston (in the Orient Heights section) and Allston-Brighton. Photograph 1 illustrates this condition.

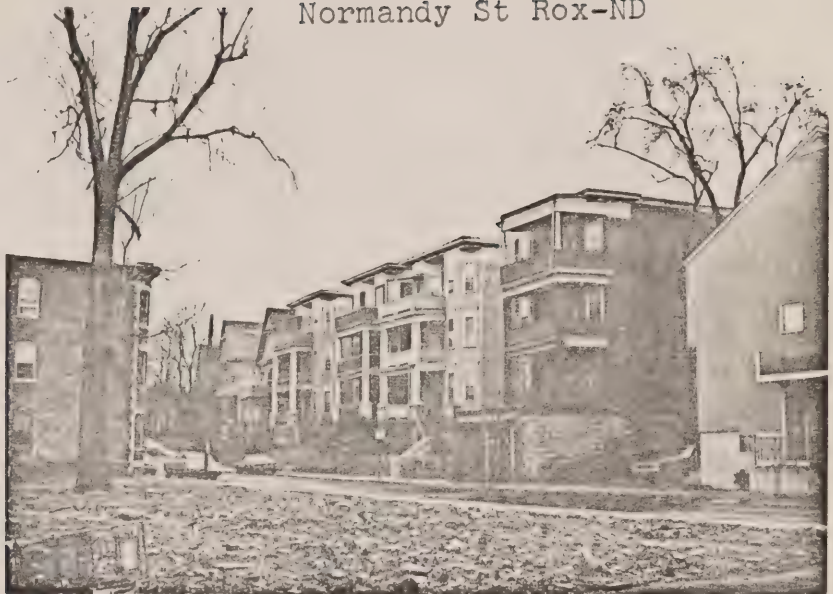


It is unclear what percentage of units in an area must be one and two family houses for this effect to be significant; however, there also seem to be neighborhoods where fairly well maintained one and two family houses have not prevented deterioration from taking place in nearby triple deckers or the area as a whole. Photograph 2 indicates an area in Roxbury which illustrates

this type of condition.

Normandy St Rox-ND

2



(2) Relatively low building density and large lots often seem to be characteristic of well maintained triple decker neighborhoods. Good set-back from the street seems particularly important in providing a sense of space, room for trees, and a continuation of the sense of "suburb" that was an important factor in the initial popularity of the triple decker. Good examples of this are Pleasant Street in Dorchester and parts of Jamaica Plain and Allston-Brighton (see Photographs 3 and 1). In some places, density is obviously related to the relative proportion of three deckers to one and two family houses. Where the housing stock is not predominantly triple decker, the density is often lower.

Density, when referring to triple deckers, is a relative term. Small lots are characteristic of triple decker construction and contributed to their originally low construction costs and low housing prices. Even the largest triple decker lots do not begin to approximate the flexible yard space of post-World War II suburbs, or even to provide sufficient space for off-street parking, resulting in severe congestion in many areas. Photographs 3 and 4 illustrate differences in density.

Pleasant St, Dorchester



3

4

Bellflower area, Dorchester



Comparative examples of density and setback may be observed in Maps 1, 2 and 3. Robeson Street, Jamaica Plain, in Map 1 is typical of triple deckers on large lots in areas of low density with mixed housing stock. Although Taft Street in Map 2 consists entirely triple deckers, the lots are relatively large and the setbacks generous. Howell Street in Map 3, on the other hand, has very dense triple deckers, with no setbacks.

Lot widths and depths are critical to the density of triple deckers. The structures themselves can be as narrow as 20 feet, and in East Boston they are regularly found on lots 22 and 25 feet wide. In less dense sections of the city the buildings are typically 24 to 28 feet wide, and the lots range from four to eight feet wider (28 to 36 feet). Situations where three deckers are sited on 40-ft wide lots (See Map 1, Robeson Street, Jamaica Plain) reveal how much of a feeling of space is gained by just a few more feet.

Similarly, siting ranges from no setback from the street in East Boston, to 20 feet, which permits a small lawn in Jamaica Plain. Lot depths are typically 100 feet (although this can vary from 80 to 120 feet), but available lot depth does not seem to have influenced setback. The 2500 sq. ft. lots in East Boston appear very densely built up, while the 3600 sq. ft. lots typically found in Dorchester seem quite ample, and any lots over 4500 sq. ft. even look generous.

The double triple deckers north of Mattapan are typically

on 50 foot wide, 110 foot deep lots (area 5500 sq. ft.). With a typical building width of 36 feet (18 feet for each dwelling), 14 feet remains between these structures for access to garages at the rear of the site.

(3) Triple deckers facing parks or other open space, such as Ronan Park and Savin Hill Park in Dorchester, and Farragut Boulevard Park in South Boston, seem to be better maintained on the whole than other triple deckers. While open space makes any type of housing more appealing, one might hypothesize that it is particularly important to residents of triple deckers because of the ^{relatively} high density and lack of yard space immediately around their own buildings. Triple deckers near parks retain the sense of spaciousness that characterized the triple decker of the 1880's, a feature that other buildings have lost in the last 60 years due to surrounding development. Photograph 5 illustrates this type of situation.

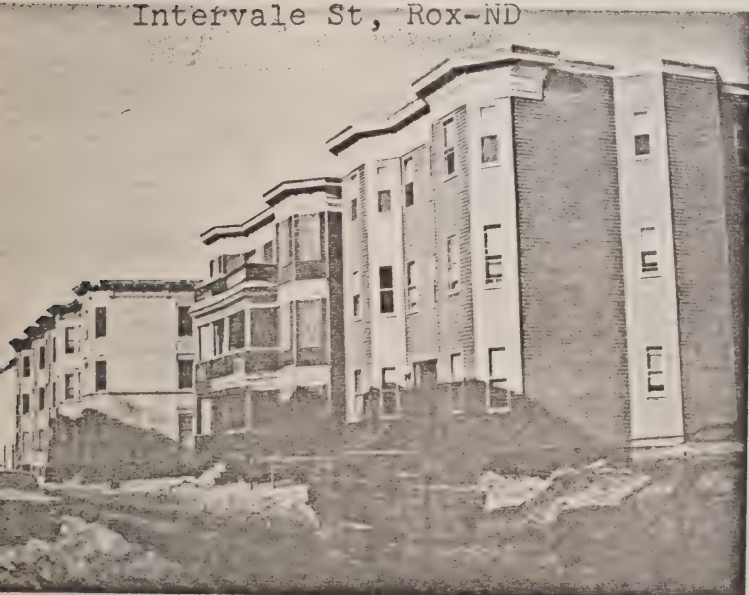


(4) Triple deckers that originally were of high quality construction and have been well maintained seem to have a positive effect on the appearance of a neighborhood. Maintenance is more critical than original building quality because the frame structure of three deckers is more vulnerable to decay than masonry if it is neglected. The quality of maintenance over the last sixty years can make the difference between a structurally sound building, needing only superficial repairs, and one which has become structurally unsound. The latter is not always immediately recognized by the inexperienced buyer, particularly when dealing with a quick realtor.

The present level of maintenance is critical to the overall appearance of the neighborhood. Recent paint or new siding, aluminum storm windows, front and rear porches in good repair are the most noticeable evidence of sound maintenance. It seems likely that this sort of maintenance occurs only when owners are willing to commit money and energy to a neighborhood, and as such, it is an indicator of residence confidence in the future of a neighborhood. Extensive rehabilitation or the lack of it might ^{also} be interpreted as an indicator of the willingness of banks and other lending institutions to extend credit to an area.

Photographs 6 and 7 illustrate the types of improvements that have been made in two neighborhoods. Photograph 6 is an example of major rehabilitation, including new siding (notice the adjacent triple decker which has been boarded up prior to rehab). Photograph 7, on the other hand, is an example of small scale upgrading in the form of decorative siding on the first floor.

Intervale St., Rox-ND



Bullflower St., Dorchester



Photograph 8 illustrates ongoing maintenance in Jamaica Plain.

8

Marmion St (?), Jamaica Plain



(5) The appearance of a neighborhood seems to correlate with the relative stability of its population. The most stable triple decker neighborhoods are often part of active Catholic parishes. In some cases the church, serving as the social, religious, and educational focus of a neighborhood, has counteracted uneasiness about racial change, rising tax rates, deterioration of surrounding neighborhoods and other causes of instability.

Negative Characteristics

(1) Triple deckers on or near commercial arteries such as Dorchester Avenue, Blue Hill Avenue or Washington Street in Dorchester seem more likely to be poorly maintained than identical buildings in other locations. Proximity to major thoroughfares brings noise and dirt from traffic, which evidently makes housing less desirable than similar units on residential streets.

(2) Triple deckers adjacent to abandoned buildings or areas seem to deteriorate faster than similar buildings elsewhere. Abandonment is frequently described as an infectious disease which spreads from one block to another. Although the exact dynamics of this process are unclear, it seems to feed upon itself. Once abandonment is visible nearby, owners may become uneasy about the future of their neighborhood and less willing to invest in the upkeep of their buildings, particularly to make major investments. Banks and other lending institutions become unwilling to lend in the area. Owner occupants seize the chance to move to the suburbs, resulting in higher rates of absentee ownership and, we suspect, correspondingly lower levels of maintenance. Abandonment of triple deckers can be observed in three quite different situations. The first and clearly worst example is multi-block abandonment such as exists in the area of Arbutus Street off Blue Hill Avenue in Dorchester (see Photograph 9).



The second situation occurs when an individual triple decker has been abandoned in the midst of an otherwise sound neighborhood. In some cases, these buildings have been boarded up for later rehabilitation or demolition. (See Photograph 10).



If this action can be carried out quickly, damage to the surrounding buildings might be minimal. However, if the abandoned building is neglected for any length of time, it is likely to be burned, as have many buildings in the Arbutus Street area, thereby negatively affecting other buildings.

The third abandonment situation involves the abandonment of the ground floor store in mixed-use triple deckers, particularly those located on commercial arteries. Such commercial abandonment has touched off general deterioration of the building involved, eventual abandonment of the upstairs units, and general decay of the surrounding area.

It appears from field observations that triple deckers - and more particularly double triple deckers containing six units - are abandoned more readily than other types of residential buildings. It also appears that many people link the triple decker with the phenomenon of abandonment. It is of critical importance to investigate further the dynamics of abandonment in order to better understand the future of the neighborhoods dominated by triple decker.

(3) For many of the same reasons that low density appears to lead to well maintained neighborhoods, dense construction of triple deckers - including minimal setback from the street, narrow streets, insufficient space for trees, lack of access to parks and open space - may all trigger deterioration of the housing stock and neighborhood. Parts of South Boston, East Boston and Dorchester are good examples of this. However, it is important to note that this physical deterioration does not necessarily imply social deterioration. The area around Bellflower Street in Dorchester appears deteriorated to the outside observer, but it has one of the most stable concentrations of owner occupants in Dorchester, perhaps because of the cohesiveness of St. Mary's parish and the resident community of Polish ancestry. The condition of building exteriors may not reflect the condition of their interiors, or it may indicate residents' preference to spend their income on items other than housing. (See Photograph on page).

(4) Lack of maintenance, including accumulation of rubbish

in back and side yards and on rear porches, may indicate a lack of interest or faith in the future of a community on the part of its residents and/or their inability to invest in and maintain their property. In some cases, it may indicate that financial institutions are no longer willing to invest in an area or that absentee ownership is increasing.

(5) Instability of the population, particularly as a result of racial change, seems to increase deterioration of triple deckers. This seems to be particularly true in areas which lack strong social or public service institutions able to ease the trauma of shifting population. A direct result is high tenant turnover and loss of rental income due to vacancy. This, in turn, means that less income is available for building maintenance.

These positive and negative characteristics, like the hypotheses summarized earlier, are being investigated in greater depth in order to gain a deeper understanding of the future of the triple decker and the neighborhoods in which it is located.

FOOTNOTES

	<u>Page</u>
1. Lloyd Rodwin, <u>Housing and Economic Progress</u> (Harvard University Press, 1961), p. 35. (Referred to hereafter as Rodwin).....	4
2. Robert Woods and Albert Kennedy, <u>The Zone of Emergence</u> (manuscript, 1905-1914; edited by Samuel B. Warner, 1969), pp. 151-152 (Referred to hereafter as Woods).....	5
3. Samuel B. Warner, <u>Streetcar Suburbs</u> (Harvard University Press, 1962), p. 78 (Referred to hereafter as Warner)	
4. Warner, p. 45.....	25
5. Woods, pp. 151-152.....	27
6. Warner, p. 121.....	30
7. Woods, p. 152.....	31
8. Rodwin, p. 38.....	32
9. Woods, p. 156.....	32
10. Woods, p. 162.....	32
11. Rodwin, p. 35.....	33
12. Woods, pp. 34-35.....	34
13. Rodwin, footnote p. 35.....	34

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1. Bromley Insurance Atlases of Boston 1874 to the present.
2. Cambridge Historical Comission, Cambridgeport: Survey of Architectural History in Cambridge, 197.
3. Rodwin, Lloyd, Housing and Economic Progress, Harvard University Press, 1961.
4. Sanborn Insurance Atlases of Boston.
5. Warner, Samuel B., Streetcar Suburbs, Harvard University Press, 1962.
6. Woods, Robert and Kennedy, Albert, The Zone of Emergence, manuscript 1905-1914, edited by S.B. Warner, 1969.

MAP 1

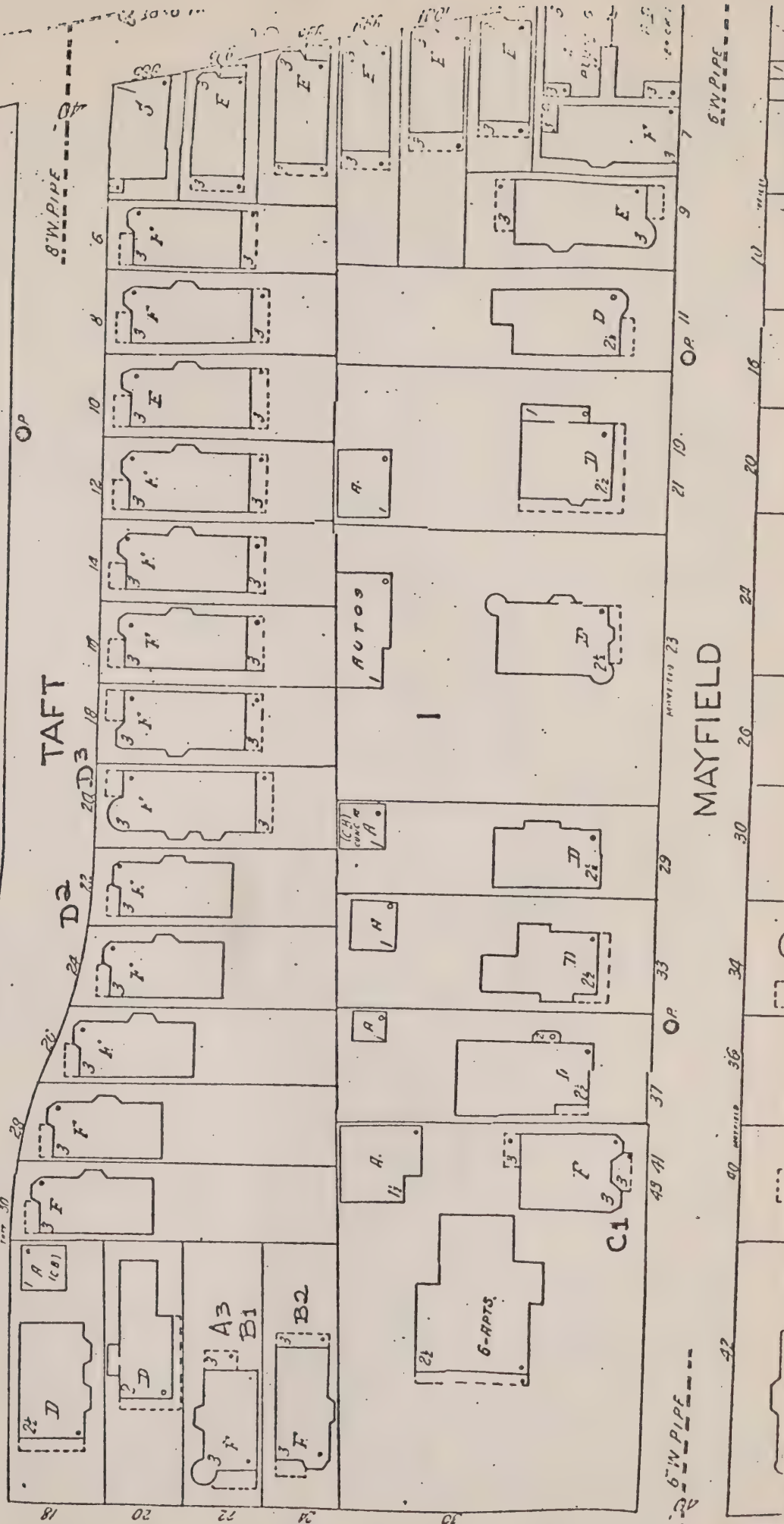
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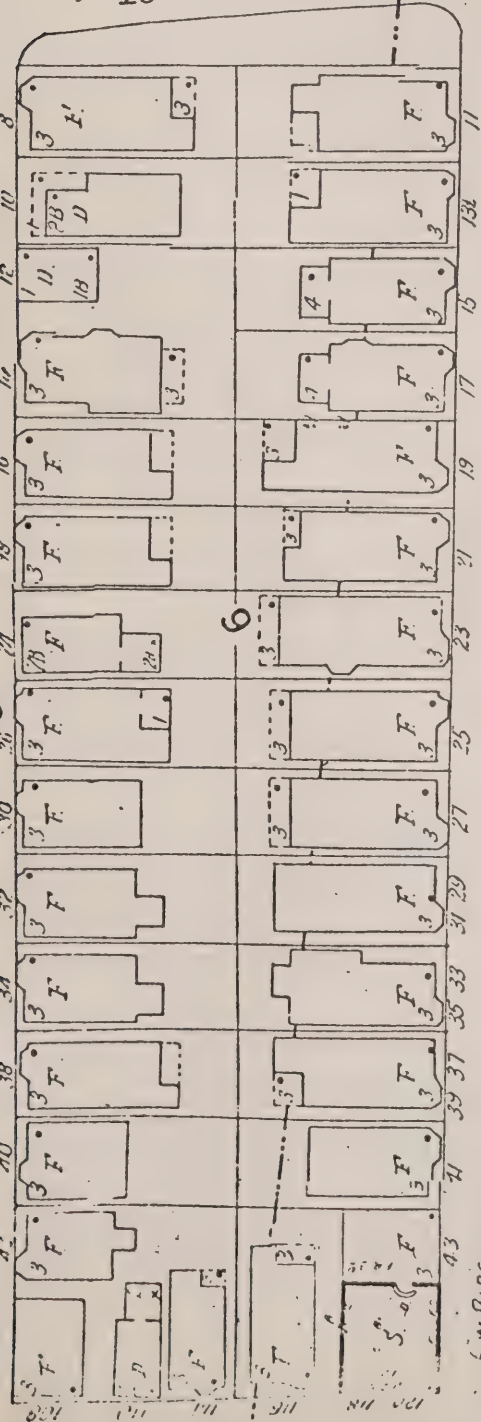
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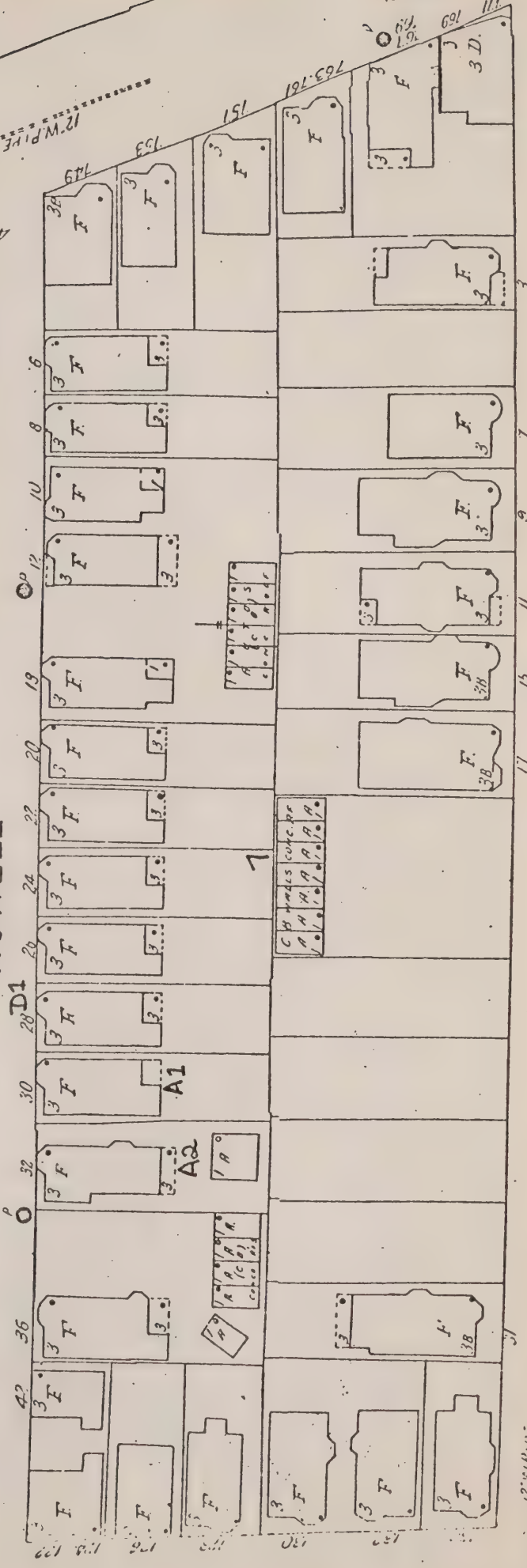
MAP 2

494





HOWELL



MAP 3

485

WASHINGTON ST.
EXTN.

6" W. PIPE

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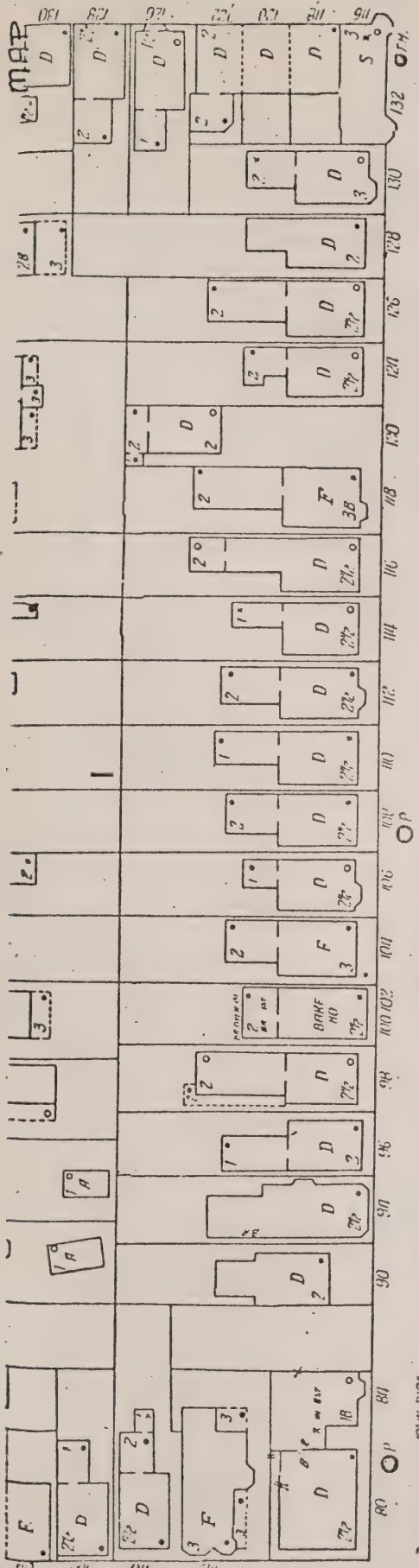
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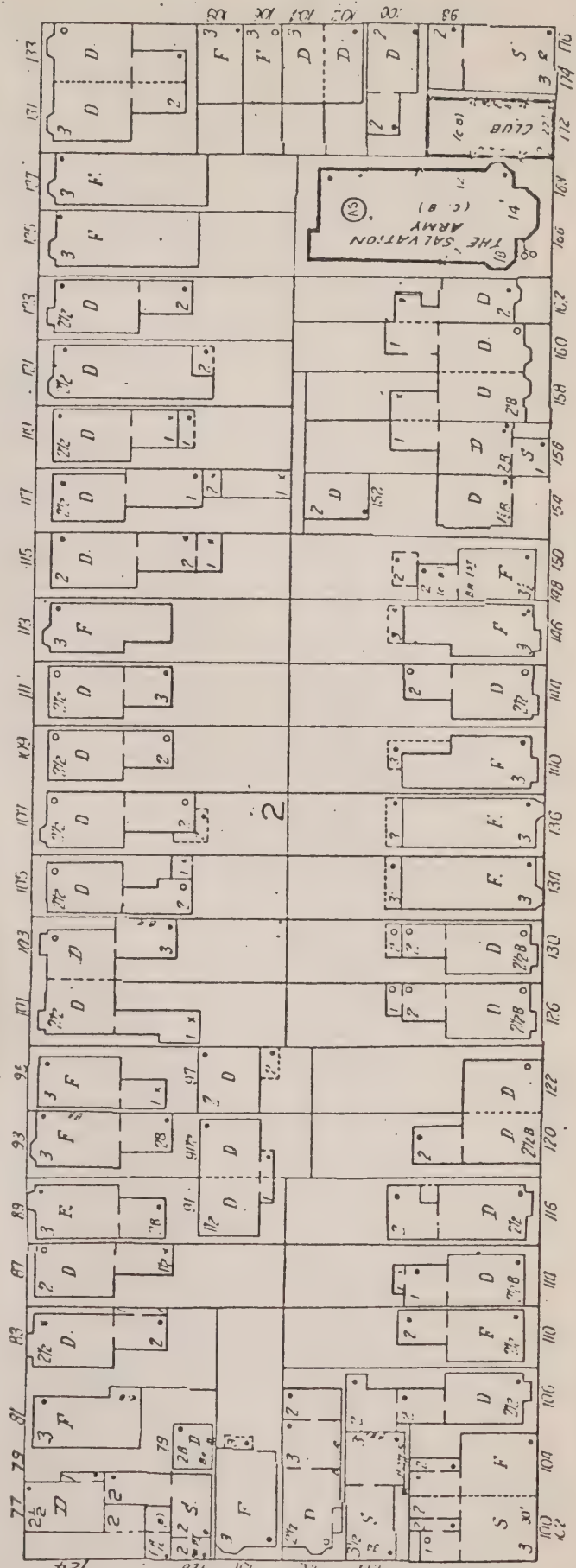
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PRINCETON



MARION

SARATOGA

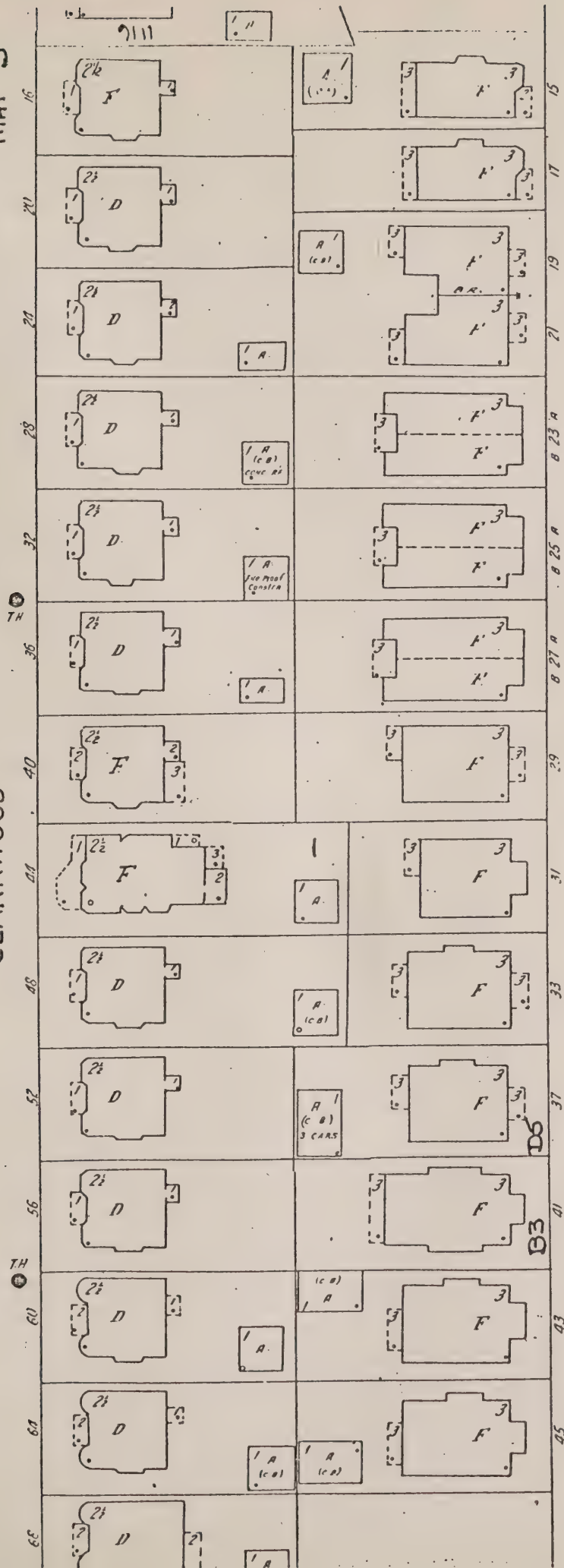
MAP 4

BROOKS

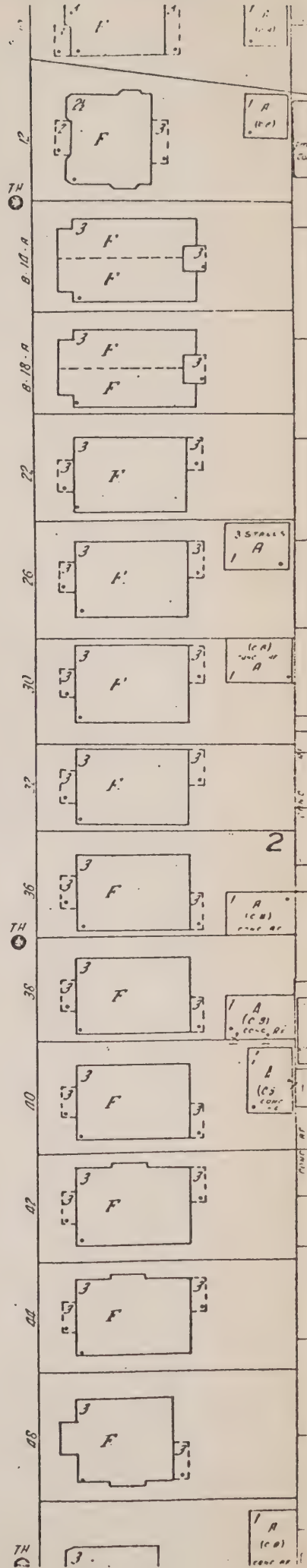
8" W. PIPE

8" W. PIPE

CLARKWOOD



HOSMER



Map 6. Triple decker distribution

J11 Boston Redevelo
BRA/BUO ment Authority &
T Boston Urban Ob-
 servatory.





Three-decker housing in the
city of Boston.

J11
BRA/BUO
T

permalife®
pH 8.5



MAP 6 TRIPLE DECKER DISTRIBUTION

-  HIGH DENSITY OF TRIPLE DECKERS
-  MIXED, SCATTERED TRIPLE DECKERS
-  ONE & TWO UNIT STRUCTURES
-  OTHER, NO TRIPLE DECKERS







